Insurance Counsel Journal

April, 1941

Vol. VIII No. 2

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Issued Quarterly by

International Association of Insurance Counsel

Massey Building :: Birmingham, Alabama

Entered as Second Class Mail Matter at the Post Office at Birmingham, Alabama

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1940-1941

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PURPOSE

The purpose of this Association shall be to bring into close contact by association and communication lawyers, barristers and solicitors who are residents of the United States of America, or any of its possessions, or of the Dominion of Canada, or of the Republic of Cuba, or of the Republic of Mexico, who are actively engaged wholly or in part in practice of that branch of the law pertaining to the business of insurance in any of its branches, and to Insurance Companies; for the purpose of becoming more efficient in that particular branch of the legal profession, and to better protect and promote the interests of Insurance Companies authorized to do business in the United States or Dominion of Canada or in the Republic of Cuba, or in the Republic of Mexico; to encourage cordial intercourse among such lawyers, barristers and solicitors, and between them and Insurance Companies generally.

President's Page

IF this were an interim report nothing more could be said than "all's well." All the committees of the assocation are functioning and the body as a whole seems to be swinging into another successful year.

The tough job the President has, that of arranging the program for the 1941 Annual Meeting, is under way. Although I am not as happy about it or as sure of it as I would like to be, I am trying to make it a program worthy of our past performances, as well as interesting and instructive.

It is not too early now to begin to plan for the Greenbrier for the first week in September, all week if you can arrange it. I would be glad if every member would accept this as a personal invitation from me to himself and family to attend. Without promising too much, I will try to do some personal entertaining.

Suggestions to me as to the program and entertainment as to the Annual Meeting and to Wm. O. Reeder's Committee considering management changes are still in order and desired.

OSCAR J. BROWN, *President.*

Insurance Counsel Journal

PUBLISHED QUARTERLY BY
INTERNATIONAL ASSOCIATION OF
INSURANCE COUNSEL

GEORGE W. YANCEY, *Editor and Manager*
MASSEY BUILDING,
BIRMINGHAM, ALABAMA.

The Journal welcomes contributions from members and friends, and publishes as many as space will permit. The articles published represent the opinions of the contributors only. Where Committee Reports have received official approval of the Executive Committee it will be so noted.

Subscription price to members $2.00 a year. To individuals not members $4.00 a year. Single copy $1.00.

Entered as Second Class Mail Matter at the Post Office at Birmingham, Alabama

VOL. VIII APRIL, 1941 No. 2

ROSTER

For the convenience of the membership and in order that the officers of the Association may at all times have the correct name and address of each member, once each year a Roster of the membership of the Association is published. On page 18 of this Journal you will find a roster of the members in alphabetical order. On page 45 you will find a roster of the membership by states, cities and towns. Please check your name and advise the Secretary and Editor of the Association of any change in your address. Although the roster has been checked and rechecked, it is possible that an error has been made. If so, please write Secretary Dick Montgomery and let him know just what is on your mind. We suggest, however, that you send a carbon copy of your letter to the Editor.

* * *

THE CONVENTION AT WHITE SULPHUR SPRINGS

Since repetition is the essence of successful advertising, we wish to remind you that our annual convention will be held at White Sulphur Springs, West Virginia, on September 3, 4 and 5. Those of you who have attended the conventions in the past will certainly not want to miss this one, and those of you who have not yet had an opportunity to enjoy the refreshing atmosphere and the spirit of good-fellowship at our conventions should by all means arrange to spend at least part of your summer vacation at White Sulphur Springs on September 3-5.

* * *

TO SPECIAL AND GENERAL COMMITTEES APPOINTED BY THE PRESIDENT

A very vital and important work of the Association is carried on through committees. We are sure that the chairman of each committee has from time to time contacted the members of his committee in reference to their job and that the work of the several committees of the Association is proceeding effectively. Your Editor has been instructed by the Executive Committee to publish in the July Journal all committee reports that are to be submitted to the Convention in order that the membership may have an opportunity to review them prior to our meeting and be in position to discuss the reports during the Convention. This is important, and we urge the committee chairmen to submit their reports to the Editor not later than June 30th.

* * *

A PLAINTIFF WHO SHOCKED HIS ATTORNEY

A lawyer of our acquaintance related a novel experience that he recently had in the trial of a case. The plaintiff, an elderly man, quite deaf but very obstinate, was being examined by his attorney and, after testifying as to the damage to his car, was asked by his attorney to testify as to his personal injuries. As the old man did not hear him, he asked his attorney to repeat the question. His attorney shouted, "Now tell about your personal injuries." The old man replied "Oh, yes! but I don't want any money for my personal injuries; I wasn't hurt very much." The attorney, somewhat dismayed but nevertheless bent on recovering damages for personal injuries, shouted to his client, "But you

went to a doctor and he strapped your chest with adhesive tape, and you have had backaches and headaches!" The plaintiff then shouted back at his attorney, "Yes, I know, but I don't want any money for personal injuries." Needless to say, the plea of contributory negligence had little effect and our deaf friend obtained a judgment for the full damage to his car.

* * *

WILFUL OR WANTON CONDUCT

Courts throughout the country have often had occasion to consider what constitutes wanton negligence and wilful conduct. It has been our experience that juries will award the plaintiff just about as large a verdict in a suit wherein he seeks to recover damages for simple negligence as they will in a suit containing a count bottomed on wilful or wanton conduct on the part of the defendant. Counsel for plaintiffs, generally speaking, prefer that their cases go to the jury not only on the simple negligence count but also on the wilful or wanton count, inasmuch as simple negligence on the part of the plaintiff which proximately contributes to his own injuries and damages is not a bar to his recovery for wilful or wanton conduct on the part of the defendant. When the case is submitted to the jury on both counts, the jury may conclude, after hearing the charges of the court, that the plaintiff's negligence, if any, does not bar him from recovering, and as plaintiff is usually an individual and the defendant often is a corporation, and as the jurors know or strongly suspect that the defendant is protected by insurance, they frequently resolve all doubts in favor of the plaintiff and bring in a verdict which they themselves would like to obtain if they happened to be in the same position as the plaintiff.

Trial judges have been inclined to leave to the jury the question of wanton or wilful conduct on the part of the defendant, and the appellate courts have generally aided and abetted this state of affairs.

The Supreme Court of Alabama, however, rather shocked your Editor recently in two cases, not yet reported, by holding that the trial court committed reversible error in permitting the cases to go to the jury on the wanton count.

In *Law v. Saks* the court stated that plaintiff was driving over the crest of a hill and saw the defendant's car approaching her about 125 feet from the point of impact and about 2 feet over the imaginary center line of the street, that the collision occurred in broad daylight, and that there was no evidence of excessive speed or heavy traffic. After pointing out that the mental state of the tortfeasor is the criterion of wantoness, the court held that there was no evidence "justifying a reasonable inference that the defendant on this occasion, with reckless indifference to consequences, consciously and intentionally did a wrongful act or omitted some known duty which produced the injury."

In *Birmingham Electric Company v. Turner,* which was a personal injury suit by a passenger of an automobile against the street car company, the trial court submitted the case to the jury on both the simple negligence and wanton counts, and a verdict was rendered in favor of the plaintiff. According to the court's statement of the facts, the plaintiff's car was traveling downgrade and the street car was proceeding upgrade; a car parked on the plaintiff's right suddenly pulled out from the curb, causing the driver of plaintiff's car to run onto the street car tracks in front of the approaching street car; there was evidence that prior to the accident the motorman was looking to his right and not observing the traffic ahead of him; the motorman had been in the service of the street car company a long time as a motorman and knew that the street in question at the point of collision is "a muchly used thoroughfare"; he admitted in his answers to interrogatories that the street is "heavily traveled and no doubt there were other vehicles at or near the scene of the accident." In holding that there

was error in submitting the wanton count to the jury, the Court declared:

> "It is admitted that failure to keep a proper lookout is negligence, but wantonness cannot be established unless it is shown that the motorman knew that the place was one where people passed in such numbers that it was likely or probable that persons or vehicles would be passing on, upon or over the tracks."

This discussion is inspired by the increased number of guest cases in states which have guest statutes limiting recovery to wilful and wanton conduct on the part of the driver.

Since contributory negligence of the plaintiff will defeat his right to recover on account of the defendant's negligence, it logically follows that wanton conduct on the part of the plaintiff should defeat his recovery for the defendant's wanton conduct. For example, if a guest and his host go out in a car, spend the evening together drinking and carousing, and as a result of the intoxication of the driver an accident occurs and the guest is injured, it is reasonable that the guest should not be allowed to recover. As the courts in most states have refused to recognize wanton conduct on the part of a plaintiff as a bar to his recovery for wanton conduct on the part of the defendant, it appears that, if the situation is to be remedied, it will have to be remedied by legislation similar to the guest statutes.

* * *

USE OF JOURNAL BY MEMBERS

The Editor would like to see the Journal used as much as possible, and to that end members of the Association are invited to contribute short articles on subjects in which they are particularly interested, to discuss articles appearing in the Journal, to make suggestions to the Editor for the good of the Journal, and to submit questions to be answered in the Journal by the Editor or by a member of the Association. Without the assistance of the membership generally, it will be impossible for the Executive Committee and the Editor to make this a live, practical, and worthwhile Journal, of interest to trial attorneys and home office counsel. Your cooperation is earnestly solicited.

ANNUAL CONVENTION

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White Sulphur Springs,
West Virginia

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September 3, 4, 5, 1941

Are We on the Right Track?

By Leslie P. Hemry
Assistant Vice-President, American Mutual Liability Insurance Company
Boston, Massachusetts

When one can't solve a problem, one may: deny its existence; propose ineffective solutions; oppose all solutions; or pass the "buck" to someone else to solve it. The casualty insurance business and its attorneys during the past fifteen years have been jumping from one to another of these alternatives and back again on the problem of the uncompensated victim of automobile accidents. The reason for this may well be that this is a social problem not strictly an insurance or legal problem. We deal with the two latter types of problems fairly rapidly and, by and large, fairly efficiently. Our social engineering and social statesmanship, however, leave not a little to be desired. We seem to lack the imagination, the ingenuity and the daring so essential for success in this broader field. The author being one of the accused as well as the accuser does not claim these virtues. His object is rather to awaken to action such latent and potential virtues of his more gifted brethren in the legal profession and the insurance fraternity.

The problem is that of the uncompensated victim of automobile accidents. The only reason this is a social problem rather than an individual or family misfortune is because of the large number of such victims. The sum of these personal and family catastrophes equals a social cancer calling for mass treatment, probably general legislation, rather than individual treatment. When viewed in this way it is quite apparent that unaided the common law doctrine of responsibility for fault has not solved and cannot solve the problem. I am not now saying that this doctrine is totally worthless in evolving a solution, though this may be so, I am merely pointing out that even though these victims were all at fault and the others involved in the accidents entirely free from blame, or if these facts were reversed, that the social problem would still remain.

Let us now briefly canvass the proposed solutions to this problem. The proposal which has come closest to actually solving the problem is compulsory automobile liability insurance as enacted in Massachusetts and some foreign countries and proposed elsewhere. The reason for its success is apparent: it has reduced the number of such uncompensated victims more than any other plan. Under it all motorists, broadly speaking, are through the medium of insurance financially responsible, and in most cases one victim or group of victims is paid. In some cases no one is paid because of contributory negligence or unavoidable accident; in other cases, where the question of liability is close, both sides involved may be paid a reasonable amount because the insuring companies fear taking the chance of a jury awarding a larger amount. But the net result is the number of uncompensated victims is so small that the problem ceases to be a social one. It is alleged that this plan creates other problems which are as great as the one it attempts to solve, and there can be no doubt that it is no perfect solution.

The proposal most popular with insurance companies and legislatures is the so-called Financial Responsibility Law. The plan, in effect, requires insurance of automobile operators who are classified as dangerous for one reason or another. As a social measure its success and the success of the principle of compulsory insurance which has been applied to trucks, taxicabs and other commercial vehicles appears to be dependent upon the percentage of all drivers it compels, either directly or indirectly, to insure. As the percentage of insured drivers goes up the percentage of uncompensated victims goes down.

All of the foregoing plans retain unchanged the common law doctrine of fault as a basis of liability. Two major proposals have been made which discard this doctrine. One proposal goes the whole distance and would substitute a compensation plan similar to the Workmen's Compensation Laws to cover all personal injuries caused by automobile accidents, while the other would just apply to the medical and hospital expenses growing out of such injuries. The first plan received its impetus from a study made at Columbia University ("Report of the Committee to study Compensation for Automobile Accidents to the Columbia University Council for Research in the Social Sciences," headed by

Shippen Lewis, 1928-1932); the second has been embodied in the Medical Payments Endorsements and policies now being offered by most of the leading casualty insurance companies in the country.

It would be very easy to show that the social problem created by automobile accidents today parallels in many respects the social problem created by industrial accidents thirty years ago. We heard then, as we hear today, considerable talk about the hardships imposed upon injured persons and their dependents, about interminable delays in the trial of damage suits, about outmoded rules of legal liability and evidence, about inflated lawyers' and doctors' fees. We were told then that the cost of human lives and bodies was as legitimate a charge against industry as cost of raw materials and machines; we might well be told today that such cost is as legitimate a charge against the motoring public as gasoline and oil. It would seem then rather logical to prescribe the same remedy, namely: liability regardless of fault; a prescribed schedule of benefits; and an administrative tribunal to obtain speedy application of the law. As mentioned before the result of the Columbia University study was just such a proposal; but, when applied to the automobile accident problem, it seems to be open to three valid objections:

1. Since there is no employee-employer relationship involved and thus no easily ascertainable monetary basis for benefits, the difficulties of arriving at reasonable and fair benefits and of controlling improper and excessive awards become very great.
2. The cost of a fair and adequate plan, even when averaged by means of insurance, may well be greater than the automobile owning public can pay, particularly because this cost as respects most of the motoring public cannot be shifted as industry shifted its cost to the consuming public.
3. The ability of lay administrative agencies to best dispense substantial justice and adjudicate conflicting claims may well be questioned.

The first two objections are probably met by the proposal to restrict any compensation plan imposing liability regardless of fault to medical and hospital benefits as the insurance companies are doing today. Medical charges are not hard to determine and the rates charged for such insurance today indicates the cost would not be too great. It would seem obvious, however, that while medical and hospital charges are an important, probably the most important, part of the damages inflicted by automobile accidents, any plan must not stop here if it would solve the social problem involved. The third objection mentioned above will be discussed in connection with a possible solution of the rest of the problem.

There are at least five complaints, with some foundation, commonly made against the present plan of adjudicating claims arising out of automobile accidents:

1. It takes too long to reach cases for trial.
2. It takes too long to try such cases when reached.
3. It costs the state too much for juries, courts and other costs, and attorneys must or do take too large a share of the amounts collected.
4. Under it, juries are liable to swing too far one way or the other without adequate cause.
5. Common law rules of liability, damages and evidence are not suited to the determination of automobile accident cases.

No doubt there are those who would claim that an administrative tribunal patterned after recent creations of that species would answer all of these complaints. Perhaps it would, but possibly it would create other complaints of an even more fundamental nature concerning the administration of justice.

It would seem that the administrative tribunals which have more nearly approximated the courts in temperament and fundamental approach, as distinguished from procedural technique, are the ones which have done the best job. One of the greatest virtues claimed for administrative agencies is their ability to bring expertness in a particular field to bear on individual cases. Where, I wonder, will we be able to find better experts on automobile accidents than in our great state trial courts throughout the country that have been trying these cases for years? Would it be possible to utilize this vast reservoir of expert knowledge, experience, judicial training and temperament in an Administrative Automobile Court under a statute giving such a court the scope and freedom

of action of a modern-day administrative agency? Give these men a new law of liability for personal injuries, and possibly property damage, that sets up definite standards of conduct on the highways in place of the common law generalization of due care. Can it be doubted that from the years of experience with hundreds of thousands of accidents that such standards are possible of ascertainment? Give them a definite schedule of damages or at least maximum and minimum limits. Give them rules of pleading and practice that will rival the administrative agencies' practices in their simplicity and flexibility. Give them rules of evidence which permit the use of all pertinent information which will aid in adjudication and trust their judical training and temperament to disregard the irrelevant and prejudicial. Free them from the shackles of a jury "good men and true" right enough, but ofttimes chosen for their ignorance and prejudice, rather than their knowledge and judicial temperament. Do these things and "judicial supremacy" may well be restored. If the revision of rules of liability, evidence and damages are sufficient to create entirely new "rights" in place of the old common law "causes of action," probably under the police power such laws would be constitutional even though not granting a jury trial. If this is not so, either amend the constitutions or cut juries down to two or three members and give the judge a right to vote on the jury and the right to order a new trial if the verdict is contrary to the weight of the evidence.

Perhaps a right of appeal could be given to be heard by an appellate division of such an Administrative Automobile Court consisting of three, five or seven of such judges, corresponding to the right of appeal from the decision of a single member to the full board of an administrative tribunal. Any further appeal would be on the law only so long as there was substantial evidence for the findings of fact. Such a court could also adjudicate the rather simple and probably infrequent cases arising under the law previously suggested imposing liability for medical and hospitalization regardles of fault. It might be that a schedule of such charges should be prescribed in order to achieve ease and uniformity of application.

Under such a plan and also under the medical payments plan the cost must of necessity be spread and financial responsibility must be secured through some form of compulsory insurance in order to solve our problem of reducing to a minimum the number of uncompensated victims. If, however, the pitfalls of the present Massachusetts plan for the making of insurance rates, the determination of insurability and exemptions from the act were avoided, it seems likely that this would present no insolvable problems. Experience demonstrates that it is easier to avoid these pitfalls at the inception of a plan than it is to eliminate them at a later date.

Obviously the foregoing is merely a rough outline and tremendous research and study is needed to fill in the gaps. It is easy to say "definite standards of conduct on the highways," "schedules of damages" and "new rules of evidence," but quite a difficult thing to draft them. This knowledge was the basis for the introductory statement that the object of this article was to awaken to action the ingenuity and imagination of the insurance bar. Perhaps none of the suggested avenues of approach are sound and entirely new trails must be blazed. Perhaps compensation (by which I mean access to compulsory insurance for payment) should be granted or denied on some basis of status such as automobile operators, guest occupants, pedestrians, etc. Perhaps standards of care can be divided into more than one level with different scales of damages for the different levels. Perhaps compensation, as above defined, does not cover a sufficient number of the cases to make it a real solution. But of this much we may be certain, we are faced with a fundamental and important social problem and the solutions adopted and proposed to date do not appear to be adequate. If this article does nothing more than stimulate thinking along new lines rather than encourage re-argument of old proposals, it will have served its purpose.

The legal-insurance profession have not only a great interest but a great stake in the solution of this problem. Probably the surest way to eliminate this interest and destroy the stake is to try and solve the problem in a selfish way rather than in the general public interest. Regardless of the unlikelihood of this coming about, perhaps we should consider the feasibility of submitting this problem for solution to a group which cannot even be accused of having such an interest or stake. Two or three such groups might be considered: 1. The American Judicature Society whose purpose is, "To Promote the Efficient Administration of Justice;" 2.

One of the great foundations such as the Carnegie Foundation for the Advancement of Learning; or 3. The American Law Institute whose object "to promote the clarification and simplification of the law and its better adaptation to social needs, to secure the better administration of justice and to carry on scholarly and scientific legal work," clearly embraces such a subject. If such submission was deemed desirable, probably a grant of money should be made to finance the studies. Obviously, no qualifications with respect to a solution could be made if the group selected has sufficient standing and integrity to make its recommendations of real value.

No one can doubt the intelligence, the ability or the integrity of the insurance bar. The only questions are: "Is it on the right track?" and "Will it get there in time?"

Is a Contractor's Surety Liable for Unpaid Premiums on Workmen's Compensation and Public Liability Policies Executed for the Contractor by Another Company?

By Garner W. Denmead
Vice-President and General Counsel, New Amsterdam Casualty Company
Baltimore, Maryland

THE above question is one which has been giving the Legal and Claim Departments of Surety Companies some uneasiness for the past twenty or twenty-five years.

An insurance company which has executed workmen's compensation and liability policies for a contractor and which has not been paid the premium, usually takes the position, since the contract could not have been carried on without the above insurance policies, it is only fair and just that the contractor's surety should be made to pay the premiums due.

The matter has been brought before the Courts of last resort of the several States from time to time and it might be of interest to review some of the decisions.

The first case which has been called to my attention is that of *Garrett v. Dodson,* decided in 1917 by the Texas Circuit Court of Appeals and reported in 199 S. W. Rep. 675.

This case, however, is a little different from the usual case presented to the surety today, in that the contractor defaulted on his contract and the obligee took over and completed same.

The original contract provided the contractor was to maintain insurance on the work in his own name and in the name of the owner, against loss by fire, lightning, cyclone or other casualties and was to carry liability insurance.

The obligee, a church, made claim against the surety on the contractor's bond for premiums paid by it on fire, cyclone and liability policies, said premiums being only for the time during which the obligee was completing the building.

The Circuit Court of Appeals rightfully held, under these circumstances, the surety liable and that the expense of these premiums was a legitimate expense incurred by the obligee in finishing the contract.

There seems to be no dispute as to this and all surety companies when they take over and complete a contract pay without question premiums on fire, workmen's compensation or public liability policies carried after the default of the original contractor and until the completion of the contract.

In 1920 the Supreme Judicial Court of Massachusetts had occasion to pass on the main question at issue in the case of the *Bay State Dredging & Contracting Company v. W. H. Ellis & Sons,* et al, which case is reported in 126 N. E. Rep. 980.

The Court held "claim for premiums on an insurance liability policy issued to the contractor for a public work, is not for labor or material furnished thereon, and is not within Rev. Laws C-6 Sec. 77, providing that officers or agents who contract for the Commonwealth for such work shall obtain security for the payment by the contractor and subcontractors for labor performed and furnished and materials used."

The Supreme Court of Wisconsin in 1924 in the case of *Building Contractors, Ltd. Mutual Liability Insurance Company v. Southern Surety Company,* 200 N. W. Rep. 770, decided "where contract for construction of building in connection with normal school

required contractor to maintain liability insurance in accordance with St. 1923 Section 3327-A, and bond guaranteed that principal would satisfy all claims and demands incurred under the contract, that premium for liability insurance was a claim for which surety was liable."

In this case it is well to note, however, that the bond in question guaranteed not that the contractor and surety would pay all claims for labor and material furnished but also guaranteed the principal would satisfy "all claims and demands incurred under the contract."

The same Court in 1925 had occasion to again pass upon this question in the case of *Southern Surety Company v. Metropolitan Sewage Commission,* et al, 201 N. W. 980, but denied recovery.

In its opinion the Court stated "the claimant, Wisconsin Life Insurance Company, was allowed $2788.04 due it from the contractor on account of premiums for insurance under the Workmen's Compensation Act. The contractor and the plaintiff surety agreed, under the express language of the particular contract, to assume the burden of carrying this form of compensation and liability insurance, and incurred liability in this undisputed amount to this claimant in so doing.

The Surety, however, did not agree to assume or pay any incurred liability in that regard. We think that this item is not one for work, labor or materials within the purview of Section 3327-A." Such was the rule under a similar statute in *Bay State Dredging Company v. W. H. Ellis & Sons Company* (supra) and which we prefer to follow rather than the case contra, cited by the claimant *Crowell Lumber & Grain Company v. Ryan Company* (Neb.) 193 N. W. Rep. 609.

Neither can the claim be upheld under the recent decision in *Building Contractors Limited Mutual Liability Insurance Company v. Southern Surety Company* (supra). There an obligation for such premium was upheld against the surety under a bond executed, it is true, in compliance with this same statute (Section 3327-A) for public works, but with express terms and conditions which were in excess of and beyond the statutory requirements, upon which terms and conditions the case was decided. That a bond given under such a statute may, by its provisions create a much broader obligation against the surety than that provided by the statute is well illustrated in *Harmon v. Reamer* (Minn.) 200 N. W. 839."

The Appellate Court of Indiana in 1929 in the case of *Southern Surety Company v. State ex rel Travelers Insurance Company,* 165 N. E. Rep. 444, held that surety on bonds covering two contracts for the construction of two highways was not liable for the proportionate part of premiums due on insurance policies covering compensation liability to employees and general liability to public in their construction work in carrying out the road contracts they had in Indiana and another State, since such claim did not constitute a debt contracted in prosecution of the work in building roads.

The Court said in its opinion "the claim here involved did not sustain an intimate, immediate and exclusive relation to the work so as to make it a debt incurred in the prosecution of the work."

In 1931 the Supreme Court of Wisconsin once more had occasion to pass upon this question in the case of *Employers Mutual Liability Insurance Company v. Ferd H. Grahl Construction Company,* 234 N. W. Rep. 326, and it was held that a highway contractor's surety was not liable for unpaid premiums on workmen's compensation insurance as "claims for work or labor performed or materials furnished for or in or about or under such contract."

In this case the bond bound the contractor and surety "for all terms of contract and payment to every person or party entitled thereto of all claims for work or labor performed or materials furnished for, or in or about or under such contract, and to discharge all liabilities for injuries incurred in such construction."

The same controversy was involved in a case instituted in the Supreme Court of Arkansas in 1933 by the *New Amsterdam Casualty Company v. Detroit Fidelity & Surety Company* and reported in 58 S. W. (2nd) 418, wherein it was decided "State Highway Contractor's Bond HELD not to cover premiums on liability insurance policies issued to contractors."

The bond bound contractors to perform all labor and furnish all materials specified in contract, plans and specifications, indemnify State Highway Commission against loss or damage from negligence of contractor, his agents and employees, and pay all bills for material, labor and supplies incident to work."

In the District Court for the Western Dis-

trict of Louisiana in 1935 in the case of *U. S. ex rel Southern G. & F. Company v. Landis & Young*, 16 Fed. Supp. 832, "Employers Liability Insurer HELD not entitled to recover on federal building contractor's bond for premiums upon policy on theory that furnishing of medical and hospital treatment to contractor's employees constituted 'labor furnished in the construction of the work within the statute'."

The Supreme Court of Maine in 1936 in the case of *McFarland, City Treasurer v. Rogers, et al*, 184 Atl. Rep. (Me.) 391, handed down a decision which held the contractor's surety liable but this decision was based upon the wording of the bond and the contract itself.

The condition of the bond was that the contractor would "faithfully perform the contract on his part and satisfy all claims and demands incurred for the same, and shall pay all bills for labor and equipment and all materials except pipe and all other things contracted for, or used by him in connection with the work contemplated by such contract."

In holding the surety liable the Court drew a distinction between the ordinary contract bond which simply obligated the surety to pay claims for labor and material furnished and the bond in question, stating "in the instant case the language of the bond is very broad. Under it the contractor is obligated to 'faithfully perform the contract on his part and satisfy all claims and demands incurred for the same.'

The requirement of insurance was specifically called for by the contract with which we are concerned; the insurance was issued to comply with its terms; the premiums, therefore, represented a claim incurred in the performance of the contract."

Probably the strongest case relied upon by claimants against a surety company to recover for premiums alleged to be due on workmen's compensation or public liability policies is that of the United States to the use of *Watsabaugh & Company, et al v. Seaboard Casualty Company*, et al, decided by the District Court for the District of Montana in 1938 and reported in 26 Fed. Supp. 681.

In that case the District Court in an opinion of some eight or ten pages in length reasoned that "the necessary cost of providing workmen's compensation insurance for the protection of laborers employed by them to do the work that they were required to do under the terms and provisions of the agreement between A. M. Lundberg and Watsabaugh & Company should be charged against the latter."

The Watsabaugh Company were sub-contractors of the general contractor, A. M. Lundberg and sued the Seaboard Surety Company, who were carrying the general contractor's bond, for the amount expended by them (Watsabaugh & Company) for providing workmen's compensation insurance for the protection of laborers employed by them.

What these claimants overlook, however, is that the holding in this case was completely refuted in a more recent case decided in 1940 by the District Court for the Southern District of New York, the case being U. S. for use of *New York Casualty Company v. Standard Surety & Casualty Company*, 32 Fed. Supp. 836.

To quote from the opinion of Hulbert, District Judge: "In United States for the use of *Sloan v. Rego Building Corporation, et al* (affirmed the appeal without opinion 2nd Circuit 87 Fed. (2nd) 1021), my colleague, Judge Cox, said 'I think it is too plain for argument that insurance premiums on workmen's compensation and employer's liability policies are not within the protection of the Heard Act—'. These premiums are not labor and materials and only persons who have furnished labor or materials are entitled to intervene. The motion to intervene is denied.

I regard this as conclusive in my disposition of the motions before me, notwithstanding the persuasive argument of counsel based upon the decision of Judge Baldwin in United States to the use of *Watsabaugh v. Seaboard Surety Company et al*, D. C. Mont. Butte Division, 26 Fed. Supp. 681. Plaintiff's motion for summary judgment is denied and defendant's motion to dismiss complaint granted. SUBMIT ORDER."

The Appellate Division, Fourth Department of New York State in 1938 had occasion to pass upon a "City of Buffalo contract and bond" and in the case of *Merchants Mutual Casualty Company v. U. S. F. & G. Company*, 2 N. Y. Supp. (2nd), 380 held "Under contractor's surety bond which was given to the City and which provided 'third persons having just claims arising out of or in connection with the execution of the contract may maintain an action to recover for the same against the obligors in this bond.

Insurance company was entitled to recover premiums due it for compensation and liability insurance furnished contractor which had been adjudged bankrupt."

The bond in this case in addition to the usual covenants as to faithful performance and payment of labor and material claims, agreed the contractor would "pay all lawful claims of sub-contractors, materialmen or third persons arising out of or in connection with said contract on the work performed hereunder."

In spite of the cases of McFarland vs. Rogers, (supra) *Merchants Mutual Casualty Company v. U. S. F. & G.* (supra) and *Building Contractors Limited Mutual Insurance Company v. Southern Surety Company* (supra), all of which involved bonds guaranteeing the surety would in addition to the payment of labor and material bills assume all obligations incurred by the contractor in connection with, or in the performance of, the work, the Supreme Court of Kansas in 1939 in the case of *Lumbermens Mutual Casualty Company v. Underhill,* 88 Pac. (2nd) 1107, took a different view of such a bond.

In that case it was held that the surety upon a bond given for the faithful performance of an agreement with a State for the construction of a stadium was not liable for premiums upon a policy of liability insurance pertaining to workmen's compensation, public liability and property damage, even though under Federal Agreement Regulations, made a part of the agreement with the State, the contractor was required to "take out and maintain" the insurance, and although the construction agreement, considered with the surety contract by the Court in determining the surety's liability for insurance premiums, required the contractor to give bond "covering the faithful performance of the contract and the payment of all obligations arising thereunder," and required that "before issuance of the final certificate the contractors shall submit evidence satisfactory to the architects that all payrolls, material bills and other indebtedness connected with the work have been paid."

The Court said that "Looking to the face of the bond, the contract and the documents attached, it could find no express obligation for the payment of insurance premiums, nor any provision which by reasonable inference included the premiums on the policy issued to the contractor."

Two cases remain to be considered, both of which were decided by Appellate Courts during the past twelve months.

The first is that of *Anderson et al v. U. S. F. & G. Company,* decided by the Supreme Court of N. Mex. on August 5, 1940, and reported in 44 N. Mex. 483; 104 Pac. (2nd) 906.

In this case the contract obligated the contractor to "maintain" workmen's compensation and public liability insurance and the insurance company furnishing this insurance, but whose premium had not been paid, sought to recover from the contractor's surety on the theory that these premiums should be classed as "supplies" since said insurance was called for in the contract to be maintained.

The Supreme Court of New Mexico, however, denied recovery and stated while the bond given was conditioned on payment of all just claims for labor performed and materials and supplies furnished, the Court could not construe premiums due on workmen's compensation and public liability insurance policies as "supplies."

In its opinion the Court said, among other things, "Appellant's position rests primarily on two cases, *Merchants Mutual Casualty Company v. U. S. F. & G. Company,* 253 Appellate Div. 151; 2 N. Y. Supp. (2nd) 372, and McFarland vs. Rogers, 134 Me. 228; 184 Atl. 391, both of which held insurance premiums covered by the faithful performance bond, but both of which are distinguishable.

The bond in the former case provided, . . . inter alia, . . . 'shall well and truly pay all lawful claims of subcontractors, materialmen or other third persons arising out of or in connection with said contract.' The bond in the latter case reads in part as follows 'If the principal designated as the contractor . . . shall faithfully perform the contract on his part and satisfy all claims and demands incurred for the same and shall pay all bills for labor, equipment and materials, except pipe, and for all other things contracted for or used by him in connection with the work contemplated by said contract. . . .'

We feel that the language of this bond is such that coverage must be found in the word 'supplies' if at all, and that neither of the appellants' cases is, therefore, decisive, if indeed they may be very persuasive."

The last case which I have seen reported is that of the *Hartford Accident & Indemnity Company v. Hewes, et al,* decided by the

Supreme Court of Mississippi on December 9, 1940 and is to be found in 199 So. Rep. Page 93.

Recovery was sought from the surety on a sub-contractor's bond, which sub-contract provided the sub-contractor would fulfill all agreements of the general contractor including the carrying of public and employer's liability policies. The sub-contractor carried the policies but did not pay the premiums and suit was brought against his surety on the theory that the act of the sub-contractor in obtaining insurance served to enable the work to begin and hence, his surety was benefited by such compliance and although the insurance carrier was a third person it could maintain an action on the contract because the sub-contractor's surety received the benefit by reason of the execution of said insurance policies.

Recovery was also sought on the theory that the sub-contract provided the sub-contractor should "carry" liability insurance and this implied an obligation on the part of the sub-contractor's surety to pay the premiums therefor.

The Supreme Court of Mississippi, however, denied both contentions and refused to hold the surety liable.

In regard to the first claim as to the benefit received by the sub-contractor's surety the Court said "A third person cannot maintain an action on contract merely because he would receive a benefit from its performance or because he is injured by breach thereof, but in order to do so, provision sought to be invoked must have been inserted in contract directly and primarily for his benefit."

In regard to the contention that the word "carry" implied promise to pay premiums on the insurance, the Court said "The proper construction of the 'performance bond' which obligated the sub-contractor to 'carry' liability insurance does not rest upon distinction between the word 'furnish', meaning to provide or supply, and the word 'carry' which has been defined to mean 'to bear the expense of' and also to 'keep in force', but rather the legal test by which the liability of the appellant surety is to be measured, is whether or not the requirement of carrying the liability insurance was intended primarily for the direct benefit only of the public and the employees of the sub-contractor, and in relation to which the insurance agencies were merely incidental beneficiaries."

Later the Court said in the opinion " . . . we are of the opinion that the protection intended to be guaranteed to the public and to the employees of the sub-contractor was fully complied with in so far as the interest of these designated beneficiaries was concerned when the sub-contractor 'carried' the liability insurance in full force and effect during the progress and until the completion of the work; that the insurance agencies, supplying the liability insurance and crediting the sub-contractor for the premiums, are what might be termed incidental beneficiaries of the requirement contained in the sub-contract and bond for the carrying of such insurance, and that the sub-contractor only would be liable for the payment of such premiums."

From a review of the above cases it would appear clear that the ordinary contractor's bond conditioned merely upon the faithful performance of the principal's contract and for the payment of all labor and materials used thereon and containing no specific obligation to pay all claims or debts incurred in connection with or arising out of the performance of the contract, does not cover unpaid premiums for workmen's compensation, public liability and property damage insurance.

The exception to this rule, by which a recovery might be possible, is where the bond itself, in addition to calling for faithful performance of the contract and for payment of labor and material bills, goes further and obligates the surety to pay all debts contracted for by the contractor in connection with or arising out of the prosecution of the work.

Even in such a case, however, where the bond is broader than the usual faithful performance and payment of labor and material bond, recovery is not certain as it will be noted the Supreme Court of Kansas in the case of *Lumbermens Mutual Casualty Company v. Underhill* (supra) denied recovery on an extremely broad form of bond.

It is, therefore, the opinion of the writer that Surety Companies who have executed bonds for contractors are justified, except in rare and exceptional cases, in denying liability for unpaid insurance premiums on workmen's compensation and public liability policies written for their principals.

Julia Obartuch vs. Security Mutual Life Insurance Company of Binghamton, N. Y.

By William L. Bourland
Chicago, Illinois

THE above case was discussed from the standpoint of the questions of fact involved under the heading "Liability of a Life Insurance Company to the Named Insured, Where Another Person was Substituted for the Medical Examination", in an article appearing in the Insurance Counsel Journal for July, 1939, Vol. 6, No. 3.

In that article it was pointed out that the decision of the District Court of the United States by Judge Phillip L. Sullivan of Chicago, was quite interesting because of the fact that five witnesses had testified they were present at the time of the medical examination and that the named insured, Frank Obartuch, was actually the person examined. Naturally, the only person present on behalf of the insurance company was its doctor, who on the trial examined a photograph of the real Frank Obartuch and stated that this was not the man he had examined. The only other positive and direct evidence was contained in the doctor's medical report, Part III of the application; the description therein did not accord with the measurements of the real Frank Obartuch.

A great deal of other circumstantial evidence was introduced, which is discussed at some length in the article mentioned. As it turned out, the trial judge apparently felt that these numerous witnesses who testified they were present, if present at all, were there to bear false witness, so that their very number had some weight against them.

The decision of the District Court was affirmed; thereafter a petition for rehearing was filed, a re-argument was ordered, the case was re-argued with additional briefs filed, and the case again affirmed with an additional opinion, Judge Treanor dissenting from the additional opinion. These opinions are reported in 114 Fed. 2d 873. Then a petition for certiorari was filed in the Supreme Court of the United States, which was denied on March 25, 1941, and a petition for rehearing was filed in the Supreme Court which was denied March 31, 1941, so that apparently the opinions of the Circuit Court of Appeals are final. I say this with the reservation of "apparently" because there was a second petition for rehearing in the Circuit Court of Appeals, which the Court allowed to be filed and promptly denied.

First, let us refer to the facts found by the District Court which were never directly attacked in the Circuit Court of Appeals, which were briefly as follows:

That Frank Obartuch was not the person examined; that if he signed the application and other papers, he did so without knowing the contents thereof, and without the intention of obtaining insurance; that he did not desire to take out insurance; that the policies of insurance were obtained by the sons of Frank Obartuch and the plaintiff (his wife) without the knowledge or consent of Frank Obartuch, who died without knowledge that said insurance policies purporting to insure his life had been issued.

Further, that the defendant company intended to insure and did insure the life of the person who was examined by its doctor, and did not intend to insure, nor did it insure the life of Frank Obartuch; that the plaintiff, her sons and daughter, knew that the man examined was not Frank Obartuch; that Dr. Rubens, the medical examiner of the defendant, did not know that the person examined by him was not in fact Frank Obartuch nor did the defendant company at the time it issued the policies in suit know that the person examined by its medical examiner was not in fact Frank Obartuch; that the plaintiff, her sons and daughter, obtained the policies in suit by the substitution of a person other than Frank Obartuch, which person submitted to the medical examination of the defendant's doctor without the knowledge or consent of Frank Obartuch.

In the Circuit Court of Appeals new counsel for the plaintiff argued that it had not been denied in the lower court that the signature to the application was actually that of Frank Obartuch and that this signature made a written contract between Frank Obartuch and the insurance company, which distinguished it from all of the preceding cases, in none of which did it appear that the named insured had signed the application; rather, that the application had been signed by the person actually examined.

The Circuit Court of Appeals held that there was no contract with Frank Obartuch, even though he signed, if he did not knowingly sign and was not the person examined; that the insurance company's only contract was with the man who took the examination. Since there was no contract with the named insured, Frank Obartuch, there was no incontestable clause to apply.

The authorities preceding the Obartuch case are cited and discussed in the opinions, so that they will not be repeated here. Only one authority in Illinois was found, *Charbonnier v. Chicago Nat'l Life Ins. Co.*, 266 Ill. App. 412, where there was a substitution at the examination, but the man substituted signed the application rather than the named insured, so that the Obartuch case is the only one in the books where it appeared the named insured had signed the application,—although without knowledge or intention to effect an insurance contract.

It was also contended that the insurance company was conclusively bound by the signature of its medical examiner to Part II "Questions of the Medical Examiner and Answers Thereto," as follows:

> "I declare that I saw the applicant attach his signature to this application, and that the applicant reviewed with me the above agreement and answers to the questions (all of which were written in in ink) before he signed the same."

The doctor's testimony was objected to at the trial, when he said that Frank Obartuch did not sign in his presence, upon the ground that his testimony violated the Parol Evidence Rule. This point was not stressed at the trial, but was urged at great length in the Appellate Courts.

The first opinion of the Circuit Court of Appeals held, upon the facts, that the defendant did not waive its denial that Frank Obartuch had knowingly signed, but merely assumed that it was his signature, for the purpose of the argument.

The Circuit Court of Appeals in its first opinion, overruled the contention as to the violation of the Parol Evidence Rule by citing and relying upon the exception to the Parol Evidence Rule that parol testimony may be introduced where the defendant seeks to impeach a written contract for fraud. The leading cases upon the subject are cited in the opinion.

In the petition for rehearing plaintiff cited *New York Life Insurance Co. v. Stewart*, 69 F. (2d) 957, and *Metropolitan Life Insurance Co. v. Alterovitz*, 214 Ind. 186, where it was directly held that the *plaintiff* could not prove that the insured had made false statements by the testimony of the insurance company's doctor that there were false statements of which he knew. These decisions were based upon the fact that the insured could not hold the policy delivered to him without becoming chargeable with knowledge of its contents, by reason of the estoppel arising therefrom. The plaintiff in the Obartuch case contended that this estoppel was mutual, and that, if the plaintiff could not attack the doctor's signature by parol evidence, the defendant in the Obartuch case could not do so.

The authorities rejecting this contention are sufficiently cited in the second opinion on the rehearing; the Court held that if the defendant and its doctor were free from fraud, no estoppel would arise; that even if the doctor was a party to the fraud, his knowledge would not be imputed to the Company, because his act was against the principal's interest.

There are some additional reasons and authorities for holding that the testimony of the doctor is admissible which are not cited in the opinions of the Circuit Court of Appeals, although they were presented in our brief; that Dr. Rubens' signature was attached merely as a testimonial and that an attesting witness may always impeach his attestation. See:

> Wigmore on Evidence (1904 Ed.) Vol. 1, Sec. 528, p. 658; Sec. 530, p. 663;
>
> Wigmore's 2nd Ed. (1922) Secs. 528, 530;
>
> Parlin & Orendorff Co. v. Hutson, 198 Ill. 389;
>
> Union Colliery Co. v. Fishback, 299 Ill. 165; 22 Corpus Juris, p. 1215 et seq.

We also contended that Obartuch's signature was immaterial since a paper which is not signed knowingly, with understanding as to its contents, is void and is disregarded everywhere.

> Babcock v. Farwell, 245 Ill. 14, 40;
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> Sims v. Bice, 67 Ill. 88;
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> 13 Corpus Juris, Sec. 252, p. 373;
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> 17 Corpus Juris, Sec. 140, p. 495;
>
> Ford Motor Company v. Pearson, 40 F. (2d) 858, 867;
>
> Williston on Contracts (1920 Ed.), Vol. 3, Sec. 1488, p. 2648.

Also that it is against public policy to allow one person to have insurance on the life of another, without the knowledge or consent of the latter.

Metropolitan Life Insurance Co. v. Monahon, 102 Ky. 13, 42 S. W. 924;

Acme Manuf. Co. v. McCormick, 175 N. C. 277, 95 S. E. 555, L.R.A. 1918F, 572;

American Mutual Life Ins. Co. v. Bertram, 163 Ind. 51, 70 N. E. 258, 260;

37 Corpus Juris, Sec. 45, p. 381;

Couch's Cyc. of Insurance Law, Vol. 1, Sec. 296, p. 779.

Also the very interesting case of *Railway Company v. Rock*, 279 U. S. 410, 73 L. E. 766. This was not an insurance case but it was we think quite helpful. Rock obtained employment with the railway company by using a false name and having another man take the physical examination, because he knew he could not pass the examination and had been previously rejected.

Rock actually worked for the railroad company and sustained personal injuries, for which he sued under the Federal Employers' Liability Act. The Supreme Court of the United States held that it would be contrary to public policy to permit him to recover, where he had obtained his employment by fraudulent representations.

The Illinois statutes making it a crime "to cause any person to be insured under an assumed name" and other applicable provisions such as the "confidence game" statutes and obtaining money under false pretenses were called to the attention of the court, together with the rule that a contract obtained by criminal means is contrary to public policy and therefore void. 17 C. J. Sec. 272, p. 656.

There was considerable argument made by the plaintiff as to the danger of allowing the defense of substitution, if the medical examiner could repudiate his signature, it being suggested that this would open the door to fraud upon the part of insurance companies.

We answered that it would be impossible to prove substitution in an *honest* case, that it was difficult enough to prove in this *dishonest* case. We pointed out that the medical examiner at the time of making the examination would have no reason for misdescribing the applicant, whereas in the Obartuch case the description did not fit Obartuch; that in the honest case it would not be difficult to prove that the insured knew of the insurance and paid the premiums, whereas in this case it appeared that he never knew of the insurance and the payments were made by his sons, one of whom incidentally was an attorney; also it may be mentioned that one of the other five witnesses referred to in the beginning of this article was also an attorney. The facts have been presented to the Chicago Bar Association for appropriate action.

There were a number of other arguments in this connection, but as suggested before, the honest case will take care of itself.

The importance of the decision is readily apparent,—that the force of a medical examiner's certificate may be overcome by parol testimony in case of fraud; that regardless of whether the named insured signed the application, a contract is void if there was a fraudulent substitution. I have not undertaken any extended search of the subject, but so far as I know this is the only defense which may be raised after the period of incontestability has passed; all other varieties of fraud seem to have been taken away by the incontestable clause. I have some doubt in mind as to whether or not a policy would be valid if it was taken out without the knowledge of the named insured, even though he took the examination, because of the rule of public policy above stated and the authorities cited. Such cases will seldom arise, probably only in the case of persons ignorant of our language or very ignorant persons. The substitution of a person at the medical examination is much more to be feared as a ground upon which warped minds may work to perpetrate fraud.

I have found five cases of substitution at the medical examination, where the incontestable clause was not involved, because the decisions were apparently prior to the universal adoption of this clause, three in continental United States, one in Puerto Rico and one in the Philippines.

Schwartz v. Berkshire Life Ins. Co., 91 Ill. App. 494 (1900);

Carter v. Metropolitan Life Ins. Co. 275 Mo. 84, 204 S. W. 399, 401;

Southern States Mutual Life Ins. Co. v. Herlihy, 138 Ky. 359, 128 S. W. 91, 94;

Rivera v. Sun Assurance Co., 6 Puerto Rico Fed. 501, 504;

Euguaras v. Great Eastern Life Assurance Co. and Smith, 33 Philippine Rep. 263, 274.

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BERGESON, A. R.—Fargo, N. D.
General Counsel Western Mutual Life Ins. Co.
Burnett, Burgeson & Haakenstad
O'Neil Block

BERMAN, H.—Denver, Colo.
Berman & Holland
University Building

BERMAN, JACOB H.—Portland, Me.
Berman & Berman
85 Exchange Street

BERNARD, SILAS G.—Asheville, N. C.
Parker, Bernard & Parker
Wachovia Bank Building

BEST, R. E.—Greensburg, Pa.
Smith, Best & Horn
Bank & Trust Building

BETHEA, THEODORE W.—New Orleans, La.
Hibernia Building

BETTS, FORREST ARTHUR—Los Angeles, Cal.
Betts & Garrison
Title Insurance Building

BEVERLEY, WILLIAM WELBY—Richmond, Va.
Travelers Building
BICKFORD, ARTHUR F.—Boston, Mass.
Hulbert, Jones, Hall & Bickford
53 State Street
BIE, WALTER T.—Green Bay, Wis.
North, Bie, Duquaine, Welsh & Trowbridge
Bellin Building
BIGGS, J. CRAWFORD—Raleigh, N. C.
Capital Club Building
BIRKHEAD, CLAUDE V.—San Antonio, Tex.
Birkhead, Beckmann, Stanard & Vance
Majestic Office Building
BLACK, BARRON F.—Norfolk, Va.
Vandeventer & Black
Citizens Bank Building
BLACKWELL, T. J—Miami, Fla.
Blackwell & Walker
First Federal Building
BLAIR, JAMES T.—Jefferson City, Mo.
Bacon Building
BLAKEY, JAMES C.—Birmingham, Ala.
Martin, Turner & McWhorter
Alabama Power Building
BLANCHET, GEORGE ARTHUR—New York City
Bingham, Englar, Jones & Houston
99 John Street
BLEWETT, GEORGE F.—Philadelphia, Pa.
122 South 4th Street
BLOCK, WILTON A.—Rochester, N. Y.
Block & Smith
Union Trust Building
BLOOM, HERBERT L.—Chicago, Ill.
Lumbermens Mutual Casualty Co.
4750 Sheridan Road
BLOUNT, G. DEXTER—Denver, Colo.
Blount, January & Yegge
Equitable Building
BOEHL, HERBERT F.—Louisville, Ky.
Davis, Boehl, Viser & Marcus
Kentucky Home Life Building
BOESEL, MILTON C.—Toledo, Ohio
Wolfe & Boesel
United Building
BOLEMAN, EDWARD J.—Indianapolis, Ind.
White, Wright & Boleman
Merchants Bank Building
BOLTE, G. ARTHUR—Atlantic City, N. J.
Bolte & Miller
1516 Atlantic Avenue
BOND, GEORGE H.—Syracuse, N. Y.
Bond, Schoeneck & King
State Tower Building
BOND, WILLIAM BOURS—Jacksonville, Fla.
Atlantic National Bank Building
BORGELT, E. H.—Milwaukee, Wis.
Quarles, Spence & Quarles
828 North Broadway
BOSS, HENRY M., JR.—Providence, R. I.
Turks Head Building
BOSSER, ALFRED C.—Appleton, Wis.
Benton, Bosser, Becker & Parnell
Insurance Building
BOULDIN, WALTER—Birmingham, Ala.
Martin, Turner & McWhorter
600 N. 18th Street
BOURLAND, WILLIAM L.—Chicago, Ill.
Bobb, Spoerri, Bourland & Harris
231 S. LaSalle Street
BOWLES, AUBREY R.—Richmond, Va.
Mutual Building
BOWMAN, ADAM B.—Johnson City, Tenn.
Simmonds & Bowman
Sells Building
BOWMAN, BYRNE A.—Oklahoma City, Okla.
Little & Bowman
Perrine Building
BOXELL, EARL F.—Toledo, Ohio
Welles, Kelsey, Cobourn & Harrington
Ohio Building
BRADEN, EMMETT W.—Memphis, Tenn.
Armstrong, McCadden, Allen, Braden & Goodman
Commerce Title Building
BRAIS, F. PHILLIPPE, K. C.—Montreal, Que., Canada
Brais & Campbell
276 St. James Street, West
BRANDON, J. CAMPBELL—Butler, Pa.
Brandon & Brandon
Savings & Trust Building
BREEN, JOHN M.—Chicago, Ill.
Lumbermens Mutual Casualty Co.
4750 Sheridan Road
BREESE, GARFIELD E.—Mason City, Iowa
Breese & Cornwell
First National Bank Building
BRETHORST, STEPHEN W.—Seattle, Wash.
Palmer, Askren & Brethorst
Hoge Building
BREWER, EDWARD C.—Clarksdale, Miss.
Brewer & Montgomery
BRIDGE, B. B.—Columbus, Ohio
General Counsel State Auto Mutual Ins. Co.
Bridge & Draper
50 W. Broad Street
BRIDGERS, J. H.—Henderson, N. C.
Pittman, Bridgers & Hicks
Law Building
BRIDGHAM, EDWARD W.—Bath, Me.
53 Front Street
BRIGHT, O. E.—Savannah, Ga.
O. E. Bright & Perry Brannen
Realty Building
BRONSON, E. D., JR.—San Francisco, Cal.
Bronson, Bronson & Slaven
Mills Tower
BROOKS, BENJ.—Boston, Mass.
General Counsel, American Mutual Lia. Ins. Co.
142 Berkeley Street
BROOKS, L. W.—Baton Rouge, La.
Taylor, Porter & Brooks
Box 2070
BROSMITH, ALLAN E.—Hartford, Conn.
Travelers Insurance Company
700 Main Street
BROWN, C. L.—Miami, Fla.
Chappell & Brown
Security Building
BROWN, CLYDE R.—Monroe, La.
Shotwell & Brown
Ouachita National Bank Building
BROWN, EDMUND S.—Buffalo, N. Y.
Walbridge Building
BROWN, FRANKLIN R. Buffalo, N. Y.
Rann, Brown, Sturtevant & Kelly
M. & T. Building
BROWN, GARFIELD W.—Chicago, Ill.
American Mutual Alliance
919 N. Michigan Avenue

BROWN, HOWARD D.—Detroit, Mich.
Detroit Auto Inter-Insurance Exch.
United Artists Building

BROWN, H. TEMPLETON—St. Joseph, Mo.
Brown, Douglas & Brown
Tootle-Lacy Bank Building

BROWN, JUNIUS C.—Reidsville, N. C.
and Madison, N. C.

BROWN, MART—Oklahoma City, Okla.
Ramsey Tower

BROWN, OSCAR J.—Syracuse, N. Y.
State Tower Building

BROWN, ROBERT A., JR.—St. Joseph, Mo.
Brown, Douglas & Brown
Tootle-Lacy Bank Building

BROWN, VOLNEY M.—El Paso, Tex.
Brown & Brooke
El Paso National Bank Building

BROWNE, JOHN R.—Marion, Ind.
Browne, Campbell & Gemmill
Glass Block

BROWNE, PERCY N.—Shreveport, La.
E. W. & P. N. Browne
Giddens-Lane Building

BRUCKER, WILBER M.—Detroit, Mich.
Clark, Klein, Brucker & Waples
Penobscot Building

BRUNDIDGE, OSCAR D.—Dallas, Tex.
Chrestman, Brundidge, Fountain, Elliott & Bateman
Republic Bank Building

BRUNINI, JOHN B.—Vicksburg, Miss.
Brunini & Hirsch
First National Bank Building

BRYAN, WILLIAM LYLE—Atlanta, Ga.
Bryan & Mobley
Rhodes-Haverty Building

BRYANS, WILLIAM A., III—Denver, Colo.
Lee, Shaw & McCreery
First National Bank Building

BUCK, C. S., JR.—Jamestown, N. D.
Buck & Buck
113½ Fifth Ave., North

BUCK, HENRY W.—Kansas City, Mo.
Morrison, Nugent, Berger, Byer & Johns
Bryant Building

BUCKINGHAM, LISLE M.—Akron, Ohio
Rockwell, Grant, Doolittle, Thomas & Buckingham
Second National Building

BUIST, GEORGE L.—Charleston, S. C.
Buist & Buist
30 Broad Street

BUNDY, EGBERT B.—Eau Clair, Wis.
1 South Barstow Street

BUNGE, GEORGE C.—Chicago, Ill.
Cassels, Potter & Bentley
The Rookery

BUNTIN, T. E.—Dothan, Ala.
Baker Building

BUNTING, CHARLES T.—Philadelphia, Pa.
Pennsylvania Indemnity Corporation
401 Walnut Street

BURKE, GIBBONS—New Orleans, La.
Rosen, Kammer, Wolff & Farrar
Hibernia Building

BURKE, LOUIS E.—Ann Arbor, Mich.
Burke & Burke
Ann Arbor Trust Building

BURKE, PATRICK F.—Philadelphia, Pa.
Vice President, Indemnity Insurance Company of North America
1600 Arch Street

BURLING, ALBERT E.—Camden, N. J.
West Jersey Trust Building

BURNETT, C. A.—Pittsburg, Kansas
National Bank Building

BURNS, EDWARD J., JR.—Utica, N. Y.
Kernan & Kernan
Devereux Block

BURNS, GEORGE—Rochester, N. Y.
Burns & Burns
Wilder Building

BURNS, RICHARD F.—Houston, Tex.
Andrews, Kelley, Kurth & Campbell
Gulf Building

BURR, BORDEN—Birmingham, Ala.
Benners, Burr, McKamy & Forman
Brown-Marx Building

BURRIS, WILLIAM T.—Pueblo, Colo.
McHendrie, Burris & Pointer
Colorado Building

BURROW, LAWRENCE B.—Little Rock, Ark.
Moore, Burrow & Chowning
Boyle Building

BURTNESS, O. B.—Grand Forks, N. D.
McIntyre, Burtness & Shaft
Security Building

BUSSEY, JAMES S.—Augusta, Ga.
Bussey & Fulcher
Southern Finance Building

BUTLER, JAMES A.—Cleveland, Ohio
Bulkley & Butler
Bulkley Building

BUTLER, JOHN F.—Oklahoma City, Okla.
Butler, Brown & Rinehart
Ramsey Tower

BUTLER, WILLIAM—New York City
United States Casualty Co.
60 John Street

BYNUM, FRED W.—Rockingham, N. C.

C

CABANISS, JELKS H.—Birmingham, Ala.
General Counsel, Protective Life Insurance Co.
Cabaniss & Johnston
Frank Nelson Building

CABLE, C. M.—Lima, Ohio
Cable & Cable
Masonic Building

CAIN, PINCKNEY L.—Columbia, S. C.
Thomas, Lumpkin & Cain
Central Union Building

CAMPBELL, RAYMOND N.—Yuma, Ariz.
P. O. Box 70

CAMPBELL, WM. T.—Philadelphia, Pa.
Swartz, Campbell & Henry
Lincoln-Liberty Building

CANTEY, S. B., JR.—Fort Worth, Tex.
Cantey, Hanger & McMahon
Burk Burnett Building

CANTLIN, EDWARD F.—Philadelphia, Pa.
Keystone Auto. Club Cas. & Ins. Co.
Keystone Building

CAREY, L. J.—Detroit, Mich.
Michigan Mutual Liability Co.
163 Madison Avenue

CAREY, WILLIAM D. P.—Hutchinson, Kan.
Williams, Martindell, Carey & Brown
601 Wolcott Building

CARIS, A. L.—Ravenna, Ohio
Loomis & Caris
110 East Main Street

CARLISLE, ROBERT M.—Spartanburg, S. C.
Carlisle, Brown & Carlisle
Merchants & Farmers Bank Building

CARLSON, ALPHON N.—Brockton, Mass.
106 Main Street

CARMAN, ROBERT R.—Baltimore, Md.
Carman, Tucker & Anderson
Maryland Trust Building

CARPENTER, JAMES D., JR.—Jersey City, N. J.
McDermott, Enright & Carpenter
75 Montgomery Street

CARR, EDWARD E.—North Platte, Neb.
Hoagland, Carr & Hoagland
Tramp Building

CARR, J. O.—Wilmington, N. C.
Carr, Jones & Carr
Murchison Building

CARRIGAN, LEO J.—Detroit, Mich.
Eaton Tower

CARROLL, WALTER R.—Camden, N. J.
S. W. Cor. Fourth & Market Streets

CARSTARPHEN, HARRY—Hannibal, Mo.
Hannibal Trust Company Building

CARVER, A. R.—Lakeland, Fla.
Carver & Langston

CARY, GEORGE H.—Detroit, Mich.
Cary & BeGole
Ford Building

CASE, CLARENCE T.—St. Louis, Mo.
Case, Voyles & Stemmler
Boatmen's Bank Building

CASON, FRED W.—Miami, Fla.
Seybold Building

CATHEY, MAURICE—Paragould, Ark.
General Counsel, Farmers Home Mutual Fire Ins. Co.
Kirsch & Cathey
National Bank of Commerce Building

CATLIN, FRANK D.—Los Angeles, Cal.
Catlin & Catlin
433 So. Spring Street

CATLIN, HENRY W.—Los Angeles, Cal.
Catlin & Catlin
433 So. Spring Street

CAUSEY, HUGH F.—Cleveland, Miss.

CAVANAUGH, A. B.—Lake Charles, La.
Cline, Thompson, Lawes & Cavanaugh
Weber Building

CAVERLY, RAYMOND N.—New York City
Vice President, Fidelity & Casualty Company of New York
80 Maiden Lane

CHANDLER, CHARLES O.—Washington, D. C.
Tilson, Stanley & McCuen
Shoreham Building

CHENEY, J. C.—Yakima, Wash.
Cheney & Hutcheson
Miller Building

CHERRINGTON, HENRY W.—Gallipolis, Ohio
K. of P. Building

CHOLETTE, PAUL E.—Grand Rapids, Mich.
Alexander, McCaslin & Cholette
Peoples National Bank Building

CHRESTMAN, M. N.—Dallas, Tex.
Chrestman, Brundidge, Fountain, Elliott & Bateman
Republic Bank Building

CHRISTIAN, ANDREW D.—Richmond, Va.
Christian, Barton & Parker
Mutual Building

CHRISTOVICH, ALVIN R.—New Orleans, La.
American Bank Building

CLAIBORNE, JAMES R.—St. Louis, Mo.
Bishop, Claiborne & Heneghan
418 Olive Street

CLARK, CHARLES C.—Burlington, Iowa
Clark, Pryor, Hale & Plock
Tama Building

CLARK, W. J.—Manitowac, Wis.
Nash & Nash
Manitowac Savings Bank Building

CLARK, WALTER L.—Baltimore, Md.
Baltimore Trust Building

CLARK, WILLIAM H., JR.—Dallas, Tex.
Clark & Rice
Republic Bank Building

CLARKE, WILLIAM F.—Baltimore, Md.
Assistant Mgr. and Attorney, Claim Dept.
Fidelity & Deposit Co. of Maryland
Fidelity Building

CLAYTON, E. A.—Gainesville, Fla.
Baxter & Clayton
Woolworth Building

CLEARY, G. J.—Omaha, Neb.
Attorney
Mutual Benefit Health & Accident Association
Cleary, Horan & Skutt

CLENNON, EUGENE M.—Boston, Mass.
Massachusetts Bonding & Insurance Company
14 Kilby Street

CLIFFORD, CLARK M.—St. Louis, Mo.
Lashley, Lashley, Miller & Clifford
705 Olive Street

CLINE, EARL—Lincoln, Neb.
Hall, Cline & Williams
First National Bank Building

COBOURN, FRANK M.—Toledo, Ohio
Welles, Kelsey, Cobourn & Harrington
Ohio Building

COCKRILL, J. MITCHELL—Little Rock, Ark.
Cockrill, Armistead & Rector
P. O. Box 1579

CODY, WELBORN B.—Atlanta, Ga.
Hirsch & Smith
Hurt Building

COE, LAURENCE S.—Rice Lake, Wis.
Coe & Cameron
Jocobson Block

COEN, THOMAS M.—Chicago, Ill.
Vice President, Security Mutual Casualty Co.
506 South Wabash Avenue

COLE, CHARLES J.—Toledo, Ohio
Kirkbride, Cole & Frease
Spitzer Building

COLE, MAURICE Y.—Atlantic City, N. J.
Cole & Cole
Guarantee Trust Building

COLE, ROBERT L., SR.—Houston, Tex.
Cole, Cole, Patterson & Lawler
Citizens State Bank Building

COLEMAN, FLETCHER B.—Bloomington, Ill.
State Farm Mutual Insurance Co.
State Farm Mutual Building

COLEMAN, JAMES E.—Milwaukee, Wis.
Coleman & Barry
Bankers Building

COLLINS, JOSEPH HOWLAND—New York City
Metropolitan Life Insurance Company
1 Madison Avenue

COLMERY, HARRY W.—Topeka, Kas.
General Counsel, Pioneer Nat'l. Life Ins. Co.
National Bank of Topeka Building

COMBS, HUGH D.—Baltimore, Md.
United States Fidelity & Guaranty Co.

CONNERS, JOHN J., JR.—Albany, N. Y.
Ainsworth & Sullivan
State Bank Building

CONRAD, GEORGE DENHAM—Harrisonburg, Va.
Conrad & Conrad
First National Bank Building

CONWAY, JAMES D.—Hastings, Neb.
Blackledge & Conway
Arndt Building

CONWELL, JOSEPH S.—Philadelphia, Pa.
Pepper, Bodine, Stokes & Schoch
Land Title Building

COOK, ROBERT A. B.—Boston, Mass.
Phipps, Durgin & Cook
75 Federal Street

COOLEY, ARTHUR E.—San Francisco, Cal.
Cooley, Crowley & Supple
206 Sansome Street

COOPER, GEORGE J.—Detroit, Mich.
Asst. General Counsel, Michigan Mutual Liability Co.
163 Madison Avenue

COOPER, THOMAS D.—Burlington, N. C.
Cooper, Curlee & Sanders
Security National Bank Building

COPE, KENNETH B.—Canton, Ohio
Lynch, Day, Pontius & Lynch
First National Bank Building

CORBITT, JAMES H.—Suffolk, Va.
National Bank of Suffolk Building

CORETTE, ROBERT D.—Butte, Mont.
Corette & Corette
Hennessy Building

CORNELIUS, CHARLES L.—Nashville, Tenn.
Cornelius, McKinney & Gilbert
3rd National Bank Building

COTTER, RICHARD J.—Boston, Mass.
Warner, Stackpole & Bradloe
84 State Street

COULT, JOSEPH—Newark, N. J.
Coult, Satz & Tomlinson
60 Park Place

COULTER, CLARK C.—Detroit, Mich.
Penobscot Building

COX, BERKELEY—Hartford, Conn.
Aetna Life Insurance Company

COX, GORDON V.—Bismarck, N. D.
O'Hare, Cox & Cox
Little Building

COX, L. C.—New York City
Great American Indemnity Company
1 Liberty Street

COX, WILLIAM H. D.—Newark, N. J.
Cox & Walburg
60 Park Place

CRAIGE, KERR—Salisbury, N. C.
Craige & Craige

CRANE, LLOYD T.—Saginaw, Mich.
Crane & Crane
Second National Bank Building

CRANE, WILLIAM E.—Saginaw, Mich.
Crane & Crane
Second National Bank Building

CRAWFORD, MILO H.—Detroit, Mich.
Lightner, Crawford, Sweeny, Dodd & Mayer
Dime Savings Bank Building

CRENSHAW, FILES—Montgomery, Ala.
First National Bank Building

CRENSHAW, JACK—Montgomery, Ala.
Carmichael & Crenshaw
First National Bank Building

CRIDER, JOE, JR.—Los Angeles, Cal.
650 S. Spring Street

CRITES, E. D.—Chadron, Neb.
E. D. & F. A. Crites
Lock Box 1276

CROSSMAN, RAYMOND M.—Omaha, Neb.
Brown, Crossman, West, Barton & Fitch
First National Bank Building

CROWE, V. P.—Oklahoma City, Okla.
Embry, Johnson, Crowe & Tolbert
First National Bank Building

CROWNOVER, ARTHUR, JR.—Nashville, Tenn.
Hickerson, McCary & Crownover
Third National Bank Building

CRUM, B. P.—Montgomery, Ala.
Steiner, Crum & Weil
First National Bank Building

CRYAN, HARRY E.—Boston, Mass.
Cryan, Shaw & Bradley
33 Broad Street

CULL, FRANK X.—Cleveland, Ohio
Hauxhurst, Inglis, Sharp & Cull
Bulkley Building

CUMMINS, RAY E.—St. Paul, Minn.
Cummins & Cummins
Minnesota Building

CURL, JOSEPH R.—Wheeling, W. Va.
Erskine, Palmer & Curl
Riley Law Building

CURREN, RAY W.—Kansas City, Mo.
R. A. Long Building

CURRIE, GEORGE W.—Hattiesburg, Miss.
Ross Building

CURTIS, CHARLES E.—Leroy, Ohio
Ohio Farmers Insurance Company

CURTIS, HENRY B.—New Orleans, La.
Curtis, Hall & Foster
Marine Building

CURTIS, L. R.—Louisville, Ky.
Marion E. Taylor Building

CURTNER, CLIFFORD R.—Dayton, Ohio
Third National Building

D

DAGGETT, C. E.—Marianna, Ark.
Daggett & Daggett
Daggett Building

DALTON, CARTER—High Point, N. C.
Dalton & Myers
Professional Building

DALZELL, R. D.—Pittsburgh, Pa.
Dalzell, McFall & Pringle
450 Fourth Avenue

DAMMANN, J. FRANCIS—Chicago, Ill.
Wilson & McIlvaine
120 West Adams Street

DANIEL, C. ERSKINE—Spartanburg, S. C.
Lyles & Daniel
Montgomery Building

DANIEL, TODD—Philadelphia, Pa.
Vice President, Keystone Auto. Club Cas. Co.
1420 Walnut Street

DAVENPORT, LEROY BENJAMIN—Cleveland, Ohio
McKeehan, Merrick, Arter & Stewart
Terminal Tower

DAVIDSON, W. C.. K. C.—Toronto, Ont., Can.
Lumsden Building

DAVIS, LEONARD H.—Norfolk, Va.
White, Guy & Davis
Citizens Bank Building

DAVIS, LINDSEY M.—Nashville, Tenn.
Trabue, Hume & Armistead
American Trust Building

DAVIS, RONALD L.—Monroe, La.
Theus, Grisham, Davis & Leigh
Bernhardt Building

DAVIS, STEPHEN T.—Winchester, Ky.
Benton & Davis

DAWSON, CHARLES I.—Louisville, Ky.
Woodward, Dawson & Hobson
Kentucky Home Life Building

DAWSON, JOHN G.—Kinston, N. C.
Branch Banking & Trust Co. Building

DEJARNETTE, H. REID—Miami, Fla.
McKay, Dixon & DeJarnette
First National Bank Building

DELACY, G. L.—Omaha, Neb.
Kennedy, Holland, DeLacy & Svoboda
City National Bank Building

DEMPSEY, PETER E.—Columbus, Ohio
Knepper, White & Dempsey
5 East Long Street

DEMPSEY, RAY C.—Oshkosh, Wis.
Bouck, Hilton, Kluwin & Dempsey
First National Bank Building

DENMEAD, GARNER W.—Baltimore, Md.
General Counsel, New Amsterdam Casualty Company

DENSON, N. D.—Opelika, Ala.
Denson & Denson

DENT, LOUIS L.—Chicago, Ill.
Dent, Weichelt & Hampton
209 South LaSalle Street

DENT, LOUIS L., JR.—Chicago, Ill.
Dent, Weichelt & Hampton
209 South LaSalle Street

DENT, ROBERT L.—Vicksburg, Miss.
Dent, Robinson & Ward
Merchants National Bank Building

DETWEILER, GEORGE H.—Philadelphia, Pa.
Lewis Tower

DEUTSCH, FREDERICK M.—Norfolk, Neb.
0119 South Fourth Street

DEVOE, ROBERT W.—Lincoln, Neb.
Peterson & Devoe
Bankers Life Building

DEW, W. BRAXTON—Hartford, Conn.
Aetna Casualty & Surety Co.

DICKIE, J. ROY—Pittsburgh, Pa.
Dickie, Robinson & McCamey
Grant Building

DIEHM, ELLIS RAYMOND—Cleveland, Ohio
Klein & Diehm
Union Trust Building

DINKELSPIEL, MARTIN J.—San Francisco, Cal.
Dinkelspiel & Dinkelspiel
333 Montgomery Street

DIVELBESS, HAROLD L.—Phoenix, Ariz.
Gust, Rosenfeld, Divelbess, Robinette & Coolidge
Professional Building

DIX, FLOYD E.—Terre Haute, Ind.
Dix & Dix
Sycamore Building

DIXON, JAMES A.—Miami, Fla.
McKay, Dixon & DeJarnette
First National Bank Building

DOBBINS, R. F.—Champaign, Ill.
Dobbins, Dobbins, Barr & Thomas
First National Bank Building

DODD, LESTER P.—Detroit, Mich.
Lightner, Crawford, Sweeny, Dodd & Mayer
Dime Bank Building

DORAN, M. EDWARD—South Bend, Ind.
Doran, Manion & Dempsey
Union Trust Building

DORSETT, J. DEWEY—New York City
Manager Casualty Dept.
Association of Casualty & Surety Executives
60 John Street

DORTCH, WM. B.—Gadsden, Ala.
Dortch, Allen & Dortch

DOTEN, ROGER D.—Chicago, Ill.
Dent, Weichelt & Hampton
209 South LaSalle Street

DOUGHERTY, GLENN R.—Milwaukee, Wis.
Empire Building

DOUGHERTY, JOHN E.—York, Neb.
Kirkpatrick, Good & Dougherty
First National Bank Building

DOUGLAS, RICHARD L.—St. Joseph, Mo.
Brown, Douglas & Brown
Tootle-Lacy Bank Building

DOWNS, JOHN W.—Boston, Mass.
Insurance Federation of Massachusetts
11 Beacon Street

DOWNS, WALTER W.—Hartford, Conn.
Hartford Accident & Indemnity Co.

DOYLE, LEWIS R.—Lincoln, Neb.
Sharp Building

DOYLE, LOUIS C.—Boston, Mass.
Badger, Pratt, Doyle & Badger
53 State Street

DRAKE, HERVEY J.—New York City
Counsel, Association of Casualty and Surety Executives
60 John Street

DRIEMEYER, HENRY—East St. Louis, Ill.
Pope & Driemeyer
24 North Main Street

DUCKETT, O. BOWIE, JR.—Baltimore, Md.
Hargest, LeViness, Duckett & McGlannan
Munsey Building

DUDLEY, J. B.—Oklahoma City, Okla.
Dudley, Hyde, Duvall & Dudley
Ramsey Tower

DUKE, W. E.—Charlottesville, Va.
Duke & Duke
Court Square Building

DULLY, FRANK E.—Hartford, Conn.
Travelers Insurance Company
700 Main Street

DUNN, EVANS—Birmingham, Ala.
Bowers & Dunn
Comer Building

DUMOULIN, L. ST. M.—Vancouver, B. C., Canada
Russell, Russell, DuMoulin & DuMoulin
850 Hastings Street, West

DUNN, RALPH P.—Washington, D. C.
Woodward Building

DUNN, RICHARD JOSEPH—Boston, Mass.
Dunn, Scannell & Roberts
260 Tremont Street

DUQUE, HENRY—Los Angeles, Cal.
Walker, Adams, Duque & Smith
440 I. N. Van Nuys Bldg.

DURFEE, CARLISLE—Chicago, Ill.
New Century Casualty Company
175 West Jackson Blvd.

DURHAM, F. H.—Minneapolis, Minn.
Durham & Swanson
Northwestern Bank Building

DUTTON, W. L.—Cedar Rapids, Iowa
Iowa Mutual Liability Ins. Co.
512 Second Avenue, East

DYER, DAVID W.—Miami, Fla.
Batchelor & Dyer
Ingraham Building

DYSARD, W. H.—Ashland, Ky.
Dysard & Dysard
Second National Bank Building

E

EAGER, HENRY I.—Kansas City, Mo.
Michaels, Blackmar, Newkirk, Eager & Swanson
Commerce Building

EAGER, PAT H., JR.—Jackson, Miss.
Watkins & Eager
Standard Life Building

EARNEST, ROBERT L.—West Palm Beach, Fla.
Earnest & Lewis
Guaranty Building

EATON, WILLIAM R.—Denver, Colo.
First National Bank Building

EBLEN, BIGHAM D.—Detroit, Mich.
Clark, Klein, Brucker & Waples
Penobscot Building

EDWORDS, GUY—Philadelphia, Pa.
Compensation Counsel, General Accident Fire & Life Assur. Corp., Ltd.
414 Walnut Street

EGGERMAN, D. G.—Seattle, Wash.
Eggerman & Rosling
Exchange Building

EIGEL, GEORGE—St. Louis, Mo.
208 North Broadway

EKERN, HERMAN L.—Chicago, Ill.
1 LaSalle Street

ELLIOTT, BYRON K.—Boston, Mass.
Vice President & General Counsel, John Hancock Mutual Life Insurance Company

ELY, WAYNE—St. Louis, Mo.
Commerce Building

EMBRY, JOHN—Oklahoma City, Okla.
Embry, Johnson, Crowe & Tolbert
First National Bank Building

EMERY, NORMAN A.—Youngstown, Ohio
Harrington, Huxley & Smith
Mahoning Bank Building

EMISON, EWING—Vincennes, Ind.
Oliphant Building

EMMERT, DUDLEY O'NEAL—Antigo, Wis.
Gruber Building

ESTABROOK, HUBERT A.—Dayton, Ohio
Estabrook, Finn & McKee
Mutual Home Building

EVANS, THOS. A.—Memphis, Tenn.
Evans, Evans & Creson
Bank of Commerce Building

EVANS, WALTER G.—New York City
Evans & Rees
220 Broadway

EYSTER, CHAS. H.—Decatur, Ala.
Eyster & Eyster
Eyster Building

F

FAIRHURST, CHARLES—Greenfield, Mass.
Garden Theatre Building

FARABAUGH, GALLITZEN A.—South Bend, Ind.
Farabaugh, Pettengill & Chapleau
Union Trust Building

FARBER, JOHN A.—Omaha, Neb.
Service Life Insurance Company

FARR, DONALD L.—Eau Claire, Wis.
Drummond Building

FAULKNER, PHILIP H.—Keene, N. H.
General Counsel, National Grange Mutual Lia. Ins. Co.
5 St. James Street

FELLERS, JAMES D.—Oklahoma City, Okla.
Ramsey Tower

FENNEMORE, H. M.—Phoenix, Ariz.
Fennemore, Craig, Allen & Bledsoe
Phoenix National Bank Building

FENNER, CHARLES PAYNE, JR.—New Orleans, La.
Montgomery, Montgomery & Fenner
Maritime Building

FERGUSON, CHESTER H.—Tampa, Fla.
McKay, Macfarlane, Jackson & Ramsey
Maas Office Building

FERGUSON, D. NEIL—Ocala, Fla.
Professional Building

FIELD, ELIAS—Boston, Mass.
Brown, Field & McCarthy
15 State Street

FIELD, RICHARD H.—Boston, Mass.
Brown, Field & McCarthy
15 State Street

FIELDS, ERNEST W.—New York City
Asst. Gen. Counsel, U. S. Guarantee Co.
90 John Street

FINN, WILLIAM A.—Toledo, Ohio
Edison Building

FINNEY, J. A.—Xenia, Ohio
Miller & Finney
Allen Building

FISHER, CLETUS A.—New Philadelphia, Ohio
Wilkin, Fisher & Limbach
The Ohio Savings & Trust Building

FISHER, WILLIAM—Pensacola, Fla.
Fisher & Fisher
American National Bank Building

FISHER, WILLIAM, JR.—Pensacola, Fla.
Fisher & Fisher
American National Bank Building
FITCH, CHESTER P.—Portsmouth, Ohio
Miller, Searl & Fitch
Masonic Temple Building
FITZGERALD, EDMUND—Ogdensburg, N. Y.
305 State Street
FITZHUGH, SCOTT—Memphis, Tenn.
Columbian Mutual Insurance Co.
Columbian Mutual Tower
FLEMING, EDWARD E.—Miami, Fla.
Ingraham Building
FLETCHER, A. J.—Raleigh, N. C.
Security Bank Building
FLYNN, JAMES F.—Sandusky, Ohio
King, Flynn & Frohman
Masonic Temple
FOLEY, FRANK D.—Columbus, Ga.
Foley & Chappell
Columbus Bank & Trust Co. Building
FOLEY, GERALD T.—Newark, N. J.
Foley & Francis
1172 Raymond Boulevard
FOLEY, MICHAEL A.—Philadelphia, Pa.
Girard Trust Building
FOLTS, AUBREY F.—Chattanooga, Tenn.
Thomas, Folts & Brown
James Building
FORD, BYRON EDWARD—Columbus, Ohio
Vorys, Sater, Seymour & Pease
52 East Gay Street
FOSTER, ALEXANDER, JR.—New York City
Association of Casualty & Surety Executives
60 John Street
FOSTER, JOHN C.—New Orleans, La.
Curtis, Hall & Foster
Marine Building
FOSTER, JOHN E.—Columbus, Ohio
Farm Bureau Mutual Auto Ins. Co.
246 N. High Street
FOWLER, CODY—Tampa, Florida
Citizens Building
FOWLER, REX H.—Des Moines, Iowa
Bradshaw, Fowler, Proctor & Fairgrave
Crocker Building
FOX, EDWARD J., JR.—Easton, Pa.
Fox & Fox
Easton Trust Building
FOX, WILMER T.—Jeffersonville, Ind.
Fox & Fox
Citizens Trust Building
FRAZIER, C. C.—Aurora, Neb.
Craft, Edgerton & Frazier
FRANCIS, JOHN J.—Newark, N. J.
Foley & Francis
1172 Raymond Boulevard
FRANCIS, MARSHALL H.—Steubenville, Ohio
Smith, Francis & Irvine
Sinclair Building
FRANKLIN, BLAKE—Los Angeles, Cal.
Vice President and Asst. General Counsel
Pacific Mutual Life Insurance Company
FRANKLIN, J. A.—Fort Myers, Fla.
Henderson & Franklin
Collier Building
FRASER, WILLIAM C.—Omaha, Neb.
Crofoot, Fraser, Connolly & Stryker
Omaha National Bank Building
FRATER, GEORGE E.—Columbus, Ohio
Vorys, Sater, Seymour & Pease
52 E. Gay Street
FRAZER, JAMES N.—Atlanta, Ga.
Powell, Goldstein, Frazer & Murphy
Citizens & Southern National Bank Bldg.
FREEMAN, JOHN H.—Houston, Tex.
Fulbright, Crocker & Freeman
State National Bank Building
FREEMAN, MAHLON A.—New York City
Hamilton & Freeman
100 Broadway
FREEMAN, WM. H.—Minneapolis, Minn.
Freeman & King
Northwestern Bank Building
FRIERSON, CHAS. D.—Jonesboro, Ark.
Frierson & Frierson
Frierson Building
FROST, NORMAN—Washington, D. C.
Frost, Myers & Towers
Hibbs Building
FRY, W. WALLACE—Mexico, Mo.
Fry & Edwards
123 East Jackson Street
FULCHER, EDWIN DENT—Augusta, Ga.
Bussey & Fulcher
Southern Finance Building
FULLER, FRED E.—Toledo, Ohio
Welles, Kelsey, Cobourn & Harrington
Ohio Building
FUNKHOUSER, S. KING—Roanoke, Va.
Funkhouser & Whittle
6 Kirk Avenue, West

G

GADBOIS, EMILIEN, K. C.—Montreal, Que., Canada
Beaubein, Gadbois & Dufresne
84 Notre Dame Street, West
GALBRAITH, JAMES W.—Mansfield, Ohio
Farmers Bank Building
GALLAGHER, DONALD—Albany, N. Y.
Brown & Gallagher
11 North Pearl Street
GALLAGHER, EDWARD PAUL—Indianapolis, Ind.
General Counsel, American States Ins. Co.
542 North Meridian Street
GALLAGHER, LASHER BARRINGTON—Los Angeles, Cal.
458 South Spring Street
GAMBRELL, E. SMYTHE—Atlanta, Ga.
Haas-Howell Building
GANTNER, GEORGE—St. Louis, Mo.
Asst. General Counsel, Utilities Insurance Co.
407 N. Eighth Street
GARRISON, MAYNARD—Los Angeles, Calif.
Betts & Garrison
433 S. Spring Street
GARRITY, STANLEY—Kansas City, Mo.
McCune, Caldwell & Downing
Fidelity Building
GARVEY, JOSEPH M.—St. Joseph, Mo.
Stringfellow & Garvey
11 Donnell Court
GATES, CASSIUS E.—Seattle, Wash.
Bogle, Bogle & Gates
Central Building
GENRICH, FRED W.—Wausau, Wis.
Genrich & Genrich
P. O. Box 295

GEORGE, HERMAN N.—Youngstown, Ohio
Mahoning Bank Building
GILBERT, CARL H.—Sante Fe, N. M.
Gilbert & Hamilton
A. B. Renehan Building
GILBRIDE, JAMES H.—Lowell, Mass.
Kerwin & Gilbride
Appleton Bank Building
GILLESPIE, LOUIS F.—Springfield, Ill.
Gillespie, Burke & Gillespie
Reisch Building
GILLETTE, ALBERT C.—Duluth, Minn.
Alworth Building
GINSBERG, GEORGE J.—Alexandria, La.
Commercial Bank Building
GIST, HOWARD B.—Alexandria, La.
Gist & Thornton
Guaranty Bank Building
GLEASON, GAY—Boston, Mass.
33 Broad Street
GLEYSTEEN, J. C.—Sioux City, Iowa
Gleysteen, Harper & Sinclair
17 Trimble Block
GLOVER, CLARENCE W.—Chicago, Ill.
American Mutual Alliance
GLOVER, ROY H.—Great Falls, Mont.
Cooper, Stephenson & Glover
First National Bank Building
GODDIN, JOHN C.—Richmond, Va.
Goddin & Hardy
201 W. Brookland Park Blvd.
GOLDSMITH, KARL—Pierre, S. D.
Martens & Goldsmith
Pierre National Bank Building
GOODALE, CHARLES F.—Boston, Mass.
Asst. to General Counsel,
American Mutual Liab. Insurance Co.
142 Berkeley Street
GOODHUE, EDWIN L.—Gadsden, Ala.
Goodhue & Lusk
First National Bank Building
GOODPASTURE, HENRY—Nashville, Tenn.
Goodpasture & Carpenter
Stahlman Building
GORDON, GURDON W.—Springfield, Mass.
Vice Pres. & Legal Adviser,
Monarch Life Insurance Co.
31 Elm Street
GORDON, GEORGE L.—Kansas City, Mo.
Harzfeld, Beach, Steeper & Gordon
Fidelity Building
GORTON, VICTOR C.—Chicago, Ill.
General Counsel, Allstate Insurance Co.
20 North Wacker Drive
GOSHORN, H. ROOK—Philadelphia, Pa.
12 South 12th Street
GOTT, HENRY V.—Wichita, Kan.
Vermilion, Evans, Carey & Lilleston
First National Bank Building
GOVER, CHARLES H.—Charlotte, N. C.
Gover & Covington
Law Building
GRANT, CHARLES H., K. C.—Edmonton, Alberta, Can.
Grant & Stewart
McLeod Building
GRAVES, R. B.—Wisconsin Rapids, Wis.
Goggins, Brazeau & Graves
Mead-Witter Building
GRAY, HARRY T.—Jacksonville, Fla.
Marks, Marks, Holt, Gray & Yates
Graham Building
GREAVES, P. D.—Gulfport, Miss.
Leathers, Wallace & Greaves
Hewes Building
GREEN, ALFRED A.—Daytona Beach, Fla.
Green & West
220 South Beach Street
GREEN, CHARLES W.—Rochester, N. Y.
Mann, Strang, Bodine & Wright
Powers Building
GREER, GEORGE L.—Los Angeles, Calif.
Fidelity Building
GRELLE, ROBERT C.—Madison, Wis.
Grelle & Schlotthauer
105 Monona Avenue
GRESHAM, NEWTON—Houston, Texas
Wood & Morrow
Shell Building
GRIMM, J. M.—Cedar Rapids, Iowa
Grimm, Elliott, Shuttleworth & Ingersoll
Merchants National Bank Building
GRISSOM, PINKNEY—Dallas Texas
Thompson, Knight, Baker, Harris & Wright
Republic Bank Building
GROCE, JOSH H.—San Antonio, Texas
Eskridge & Groce
Smith-Young Tower
GROESBEECK, HENRY SMYTHE—San Antonio, Tex.
Houston Building
GROOMS, HOBART—Birmingham, Ala.
Coleman, Spain, Stewart & Davies
Massey Building
GRUBB, KENNETH P.—Milwaukee, Wis.
Quarles, Spence & Quarles
828 North Broadway
GUESMER, ARNOLD L.—Minneapolis, Minn.
Guesmer, Carson & MacGregor
Roanoke Building
GUIHER, JAMES M.—Clarksburg (also Charleston) W. Va. .
Steptoe & Johnson
Union Bank Building
GUILFOIL, PAUL H.—Newark, N. J.
15 Washington Street
GUINTHER, ROBERT—Akron, Ohio
Slabaugh, Sieberling, Huber & Guinther
Second National Building
GUNBY, GEORGE—Monroe, La.
Sholars & Gunby
Bernhardt Building
GUTHRIE, THOMAS J.—Des Moines, Iowa
Parrish, Guthrie, Watters, Colflesh & O'Brien
Register and Tribune Building
GUY, LOUIS LEE—Norfolk, Va.
White, Guy & Davis
Citizens Bank Building
GUY, ROBERT D.—K. C., Winnipeg, Man., Canada
Guy, Chappell, Duvall & McCrea
Electric Railway Building

H

HAAS, LEONARD—Atlanta, Ga.
Haas, Gardner, Lyons & Hurt
Haas-Howell Building
HABERMAN, PHILLIP W. JR.—New York City
Trosk & Haberman
40 Wall Street

HACKETT, F. W.—Montreal, Que., Canada
Hackett, Mulvena, Foster, Hackett & Hannen
507 Place d'Armes

HAGA, OLIVER O.—Boise, Idaho
Richards & Haga
Idaho Building

HAIRE, J. RUSSELL—Newport, R. I.
Sheffield & Harvey
223 Thames Street

HALL, ALBERT B.—Dallas, Tex.
Texas Bank Building

HALL, ALBERT L.—Waukegan, Ill.
Hall & Hulse
5 North Genesee Street

HALL, ROBERT E.—Hartford, Conn.
The Aetna Casualty & Surety Co.
151 Farmington Avenue

HALL, ROY F.—Rockford, Ill.
Hall & Dusher
Rockford National Bank Building

HAMILTON, E. BENTLEY—Peoria, Ill.
Hamilton, Black & Klatt
Alliance Life Building

HAMMETT, H. L.—New Orleans, La.
Whitney Building

HAMMOND, J. TEDFORD—Benton Harbor, Mich.
Robinson Building

HAMPTON, JOHN P.—Chicago, Ill.
Dent, Weichelt & Hampton
209 South LaSalle Street

HAMRICK, FRED D.—Rutherfordton, N. C.
Quinn, Hamrick & Hamrick

HANSON, RUSSELL E.—Fon du Lac, Wis.
Duffy, Duffy & Hanson
Commercial National Bank Building

HARDIE, THORNTON—El Paso, Tex.
Jones, Hardie, Grambling & Howell
Bassett Tower

HARDIN, CALVIN EVANS, JR.—Baton Rouge, La.
Durett & Hardin
Louisiana National Bank Bldg.

HARGRAVE, HERBERT W. J.—New York, N. Y.
68 William Street

HARRIS, RUSSELL A.—Sacramento, Calif.
Butler, Van Dyke & Harris
Capital National Bank Building

HARRIS, WALTER W.—Scranton, Pa.
O'Malley, Hill, Harris & Harris
Scranton Electric Building

HARRISON, HARVEY T.—Little Rock, Ark.
Buzbee, Harrison, Buzbee & Wright
Pyramid Building

HARRISON, JULIAN P.—El Paso, Texas
Harrison, Rasberry & Lipscomb
First National Bank Building

HARRISON, WALTER V.—Baltimore, Md.
Harrison & France
100 St. Paul Street

HARTMAN, CHARLES C.—Baltimore, Md.
New Amsterdam Casualty Co. .
227 St. Paul Street

HARTSHORN, EDWIN S.—Asheville, N. C.
Heazel, Shuford & Hartshorn
Jackson Building

HASSETT, WM. D.—Buffalo, N. Y.
Rann, Brown, Sturtevant & Kelly
M & T Building

HAVIGHURST, JAMES W.—Cleveland, Ohio
Thompson, Hine & Flory
Guardian Building

HAWKINS, KENNETH B.—Chicago, Ill.
Cassels, Potter & Bentley.
The Rookery

HAWORTH, HORACE S.—High Point, N. C.
Roberson, Haworth & Reese
Wachovia Bank & Trust Co. Bldg.

HAWXHURST, RALPH R.—Chicago, Ill.
Adams, Hawxhurst, Hawley & White
1 North LaSalle Street

HAYES, GERALD P.—Milwaukee, Wis.
Bendinger, Hayes, Kluwin & Schlosser
735 North Water Street

HAYES, WILLIAM A.—Milwaukee, Wis.
Hayes & Hayes
Bankers Building

HAYMOND, FRANK C.—Fairmont, W. Va.
Haymond & Haymond
Haymond Building

HEARD, MANNING W.—Hartford, Conn.
690 Asylum Avenue

HECKER, HAROLD F.—St. Louis, Mo.
Leahy, Walther & Hecker
Commerce Building

HEFFERNAN, HENRY J.—Augusta, Ga.
Marion Building

HEIDELBERG, R. W.—Hattiesburg, Miss.
Heidelberg & Roberts
Citizens Bank Building

HEILMAN, FERDINAND D.—Saginaw, Mich.
Heilman & Purcell
Bearinger Building

HEISKELL, A. LONGSTREET—Memphis, Tenn.
Shepherd, Owen & Heiskell
Sterick Building

HEISS, HAROLD C.—Cleveland, Ohio
Keith Building

HEMRY, LESLIE P.—Boston, Mass.
American Mutual Lia. Ins. Co..
142 Berkeley Street

HENDERSON, JOSEPH W.—Philadelphia, Pa.
Rawle & Henderson
Packard Building

HENDRICK, LEON F.—Jackson, Miss.
Standard Life Building

HENEGHAN, GEORGE E.—St. Louis, Mo.
Bishop, Claiborne & Heneghan
418 Olive Street

HENLEY, WILLIAM S.—Hazlehurst, Miss.
Henley & Woodliff

HENNESSY, EDWARD J.—Chicago, Ill.
Schuyler & Hennessy
Continental Illinois Bank Building

HENNINGER, ZENO F.—Butler, Pa.
Henninger and Ehrman
6 W. Diamond Street

HENRY, DOUGLAS—Nashville, Tenn.
Tyne, Peebles, Henry & Tyne
National Building

HENRY, E. A.—Little Rock, Ark.
Barber & Henry
Donaghey Building

HENRY, JOHN A.—Utica, N. Y.
Utica Mutual Insurance Co..
First National Bank Building

HENSEL, EUGENE L.—Bexley (Columbus), Ohio
2416 Brentwood Road
HERBERT, FELIX—Providence, R. I.
Turks Head Building
HERBERT, JAMES A.—Boston, Mass.
665 Atlantic Avenue
HEYL, CLARENCE W.—Peoria, Ill.
Central National Bank Building
HICKERSON, JOSEPH ROY—Nashville, Tenn.
Hickerson, McCary & Crownover
Third National Bank Building
HIGBEE, JESSE E.—La Crosse, Wis.
Higbee & Higbee
Linker Building
HIGHTOWER, H. G.—Cincinnati, Ohio
Hightower & O'Brien
Fourth National Bank Building
HILDEBRAND, RAYMOND—Glendive, Mont.
Hildebrand & Warren
HILL, HAROLD W.—Alexandria, La.
Commercial Bank Building
HINSHAW, JOSEPH—Chicago, Ill.
Hinshaw & Culbertson
1 LaSalle Street
HITESHEW, H. O.—Parkersburg, W. Va.
Russell, Hiteshew, Adams & Randolph
Box 510
HOBSON, J. P. JR.—Pikeville, Ky.
Harman, Francis & Hobson
First National Bank Building
HOBSON, ROBERT P—.Louisville, Ky.
Woodward, Dawson & Hobson
Kentucky Home Life Building
HOCKER, LON, JR.—St. Louis, Mo.
Jones, Hocker, Gladney & Grand
407 N. 8th Street
HOCKER, LON O.—St. Louis, Mo..
Jones, Hocker, Gladney & Grand
407 N. 8th Street
HODGES, EARL S.—Springfield, Ill.
Hodges & Tragethon
Ridgely Bank Building
HOEY, JAMES FRANCIS—Martinez, Calif.
Hoey, Hamilton & Turner
Sharkey Building
HOLLAND, FRED N.—Denver, Col.
Berman & Holland
University Building
HOLLAND, ROBERT B.—Dallas, Texas
Strasburger, Price, Holland, Kelton & Miller
Gulf States Building
HOLLINGSWORTH, JAMES A.—Keokuk, Iowa
Hollingsworth & Hollingsworth
11 North Fifth Street
HOLMAN, B. E.—Fayetteville, Tenn.
Northeast Corner Public Square
HOLMES, ARTHUR C.—Baltimore, Md.
U. S. Fidelity & Guaranty Company
HOLMES, GEORGE MAYNARD—Aberdeen, Miss.
McFarland & Holmes
133 Commerce Street
HOLT, FRANCIS M.—Jacksonville, Fla.
Marks, Marks, Holt, Gray & Yates
Graham Building
HOOPES, C. A.—Marysville, Ohio
Hoopes & Sanders
127½ West Fifth Street
HOPPE, H. H.—Warren, Ohio
Hoppe, Lea, Day & Ford
Second National Bank Building

HORN, CLINTON M.—Cleveland, Ohio
McKeehan, Merrick, Arter & Stewart
Terminal Tower
HORNER, J. M. JR.—Asheville, N. C.
Jordan & Horner
Jackson Building
HOWELL, CHARLES COOK—Jacksonville, Fla.
408 Consolidated Bldg.
HOWELL, CHARLES M.—Kansas City, Mo.
Howell & Jacobs
Commerce Building
HOWELL, EDWARD—Oklahoma City, Okla.
Abernathy & Howell
First National Bank Building
HOWELL, WILLIAM D.—Cleveland, Ohio
Howell, Roberts & Duncan
Guardian Building
HUBBARD, MOSES G., JR.—Utica, N. Y.
Fuller, Brown, Hubbard & Felt
First National Bank Building
HUBBELL, JAMES F.—Utica, N. Y.
Miller, Hubbell & Evans
Mayro Building
HUDSON, DOUGLAS—Fort Scott, Kan.
Marble Building
HUDSON, ROBERTS P.—Saulte Ste. Marie, Mich.
Hudson & Boates
Adams Building
HUGHES, JAMES W.—Los Angeles, Calif.
Farmers Automobile Ins. Exchange
4680 Wilshire Blvd.
HUGHES, JOHN H.—Syracuse, N. Y.
MacKenzie, Smith & Michell
Onondaga County Savings Bank Bldg.
HUGUS, WRIGHT—Wheeling, W. Va.
Schmidt, Hugus & Laas
Central Union Trust Building
HULL, JAMES M., JR.—Augusta, Ga.
Hull, Barrett & Willingham
Southern Finance Building
HULL, OSCAR C.—Detroit, Mich.
Oxtoby, Robinson & Hull
Dime Bank Building
HUNT, CHARLES L.—Concordia, Kas.
Hunt & Baldwin
202½ West Sixth
HUNT, ROLLO F.—Duluth, Minn.
Hunt & Palmer
Lonsdale Building
HUNTER, JAY T.—Peoria, Ill.
Hunter, Kavanagh & McLaughlin
Commercial Bank Building
HUTCHINS, FRED S.—Winston-Salem, N. C.
Hutchins & Parker
Wachovia Bank Building
HUTSON, CHAS. T.—Seattle, Wash.
Reynolds, Ballinger, Hutson & Boldt
Exchange Building
HUTTON, WILLIAM E.—Denver, Col.
Capitol Life Building
HUXLEY, JARED P.—Youngstown, Ohio
Harrington, Huxley & Smith
Mahoning Bank Building
HYMAN, WILLIAM A.—New York City
100 William Street
HYNES, JOHN F.—Des Moines, Iowa
Employers Mutual Casualty Company
210 7th Street

I

INGAMELLS, DWIGHT D.—St. Louis, Mo.
Security Building

INGLE, JOHN J.—Winston-Salem, N. C.
Ingle & Rucker
Wachovia Bank Building

IRELAND, F. A. W.—New York City
General Counsel, Globe Indemnity Co.
150 William Street

IRVINE, JOHN E.—Steubenville, Ohio
Smith, Francis & Irvine
Sinclair Building

J

JACKSON, H. CLAIR—Kalamazoo, Mich.
Jackson, Fitzgerald & Dalm
Hanselman Building

JACKSON, J. KIRKMAN—Birmingham, Ala.
Smith, Jackson & Rives
Massey Building

JACKSON, THOMAS B.—Charleston, W. Va.
Brown, Jackson & Knight
Kanawha Valley Building

JACKSON, WALTER S.—Lima, Ohio
Cook Tower

JACKSON, WILLIAM H.—Tampa, Fla.
McKay, Macfarlane, Jackson & Ramsey
P. O. Box 1531

JACOBSON, HOWARD H.—Toledo, Ohio
Openlander & Jacobson
Bell Building

JAINSEN, WILSON C.—Hartford, Conn.
Hartford Acc. & Ind. Co..
690 Asylum Street

JAMES, CHARLES V.—Norwich, Conn.
Brown & James
Thayer Building

JAMES, J. B.—Greenville, N. C.
109 W. Third Street

JAMES, MURRAY G.—Wilmington, N. C.
Carr, James & Carr
Murchison Building

JAMESON, W. J.—Billings, Mont.
Johnston, Coleman & Jameson
Electric Building

JAMISON, ROBERT H.—Cleveland, Ohio
Bulkley Building

JANUARY, SAMUEL M.—Denver, Colo.
Blount, January & Yegge
Equitable Building

JENNINGS, CLAYTON F.—Lansing, Mich.
Shields, Ballard, Jennings & Tabor
Olds Tower

JENNINGS, DALE C.—Pittsburgh, Pa.
Berger Building

JOHNSON, CHARLES EDWARD—Oklahoma City, Okla.
Embry, Johnson, Crowe & Tolbert
First National Bank Building

JOHNSON, CLAY W.—Minneapolis, Minn.
Fowler, Youngquist, Furber, Taney & Johnson
Northwestern Bank Building

JOHNSON, E. M.—Lumberton, N. C.
Johnson & Timberlake
Box 1097

JOHNSON, F. CARTER, JR.—New Orleans, La.
Porteous, Johnson & Humphrey
American Bank Building

JOHNSON, LOWELL R.—Kansas City, Mo.
Johnson & Davis
Commerce Building

JOHNSON, RUSSELL V.—Oklahoma City, Okla.
Miley, Hoffman, Williams, France & Johnson
First National Building

JOHNSON, THOMAS L.—Asheville, N. C.
Johnson, Rollins & Uzzell
Jackson Building

JOHNSTON, JOHN E.—Greenville, S.. C.
Liberty Life Building

JONES, ALBERT P.—Houston, Texas
Baker, Botts, Andrews & Wharton
Esperson Building

JONES, C. BAXTER—Macon, Ga.
Jones, Russell & Sparks
Georgia Casualty Building

JONES, DEVANE KING—Tuscaloosa, Ala.
Jones & Dominick
Alston Building

JONES, JOSEPH MERRICK—New Orleans, La.
Canal Bank Building

JONES, L. BARRETT—Jackson, Miss.
Lamar Building

K

KADYK, DAVID J.—Chicago, Ill.
Lord, Bissell & Kadyk
135 South LaSalle Street

KAHIN, GEORGE—Seattle, Wash.
Kahin & Carmody
Central Building

KAHLE, JAMES S.—Bluefield, W. Va.
P. O. Box 21

KAMMER, ALFRED CHARLES—New Orleans, La.
Rosen, Kammer, Wolff & Farrar
Hibernia Bank Building

KARR, DAY—Seattle, Wash.
Karr & Gregory
Exchange Building

KARR, PAYNE—Seattle, Wash.
Karr & Gregory
Exchange Building

KEARNEY, J. L.—Los Angeles, Calif.
Black Building

KEARNEY, WILLIAM JAMES, JR.—New Orleans, La.
Christovich & Kearney
American Bank Building

KEEFE, ARTHUR T.—New London, Conn.
Geary, Davis & Keefe
Mercer Building

KEEN, J. VELMA—Tallahassee, Fla.
Keen & Allen
Rose Printing Company Bldg.

KEENAN, THOMAS W.—Shenandoah, Iowa
Keenan, Clovis & Sar

KEFAUVER, ESTES—Chattanooga, Tenn.
Sizer, Chambliss & Kefauver
Provident Building

KELLER, A. BRUCE—Pittsburg, Kan.
Keller, Malcolm & Burnett
National Bank Building

KELLER, PAUL E.—Chicago, Ill.
Benefit Association of Railway Employees
901 Montrose Avenue

KELLEY, DEAN W.—Lansing, Mich.
Kelley, Sessions, Warner & Eger
Mutual Building

KELLEY, JAMES E.—St. Paul, Minn.
Bundlie Kelley & Finley
Hamm Building

KELLY, AMBROSE B.—Chicago, Ill.
American Mutual Alliance
919 North Michigan Avenue

KELLY, F. M.—Kingsport, Tenn.
Kelly, Penn & Hunter

KELLY, FRED H.—Mattoon, Ill.
Craig & Craig
1803 Broadway Avenue

KELLY, WILLIAM A.—Akron, Ohio
Waters, Andress, Wise, Roetzel & Maxon
First Central Tower

KEMPER, W. L.—Houston, Tex.
Kemper, Hicks & Cramer
Shell Building

KENLINE, H. C.—Dubuque, Iowa
Kenline, Roedell & Hoffmann
Bank & Insurance Building

KENNEDY, FRANK H.—Charlotte, N. C.
Law Building

KENNEDY, M. B.—Chicago, Ill.
Kennedy & Fisher
10 South LaSalle Street

KENWORTHY, CHARLES E.—Philadelphia, Pa.
Evans, Bayard & Frick
Land Title Building

KERNAN, WARNICK J.—Utica, N. Y.
Kernan & Kernan
Devereaux Block

KERR, IVIN E.—Detroit, Mich.
Kerr, Lacey & Scroggie
Dime Bank Building

KERWIN, JAMES J.—Lowell, Mass.
Kerwin & Gilbride
Appleton Bank Building

KETTERER, JOHN G.—Canton, Ohio
Lynch, Day, Pontius & Lynch
First National Bank Building

KIEFFNER, GEORGE E.—Baltimore, Md.
Pearre, Kieffner & Jacobs
Calvert Building

KILMER, A. E.—Madison, Wis.
Stephens, Cannon, Kilmer & Cooper
First Central Building

KING, ALVIN OLIN—Lake Charles, La.
McCoy & King
Weber Building

KING, BERT—Wichita Falls, Tex.
King, Dawson & Jones
City National Bank Building

KING, EARL—Memphis, Tenn.
King & King
1st National Bank Building

KING, OLIVER K.—White Plains, N. Y.
King, Dart & Hood
Bar Building

KINGSLEY, CLIFFORD A.—Providence, R.. I.
Turks Head Building

KIPLINGER, JOHN H.—Rushville, Ind.
American National Bank Building

KIRK, A. D.—Owensboro, Ky.
Cary, Miller & Kirk

KISER, H. J..—Wise, Va.
First National Bank Building

KISSAM, LEO T.—New York City
50 Broadway

KISTNER, JOHN R.—Cleveland, Ohio
Leader Building

KITTRELL, R. G.—Henderson, N.C.
Perry & Kittrell
Law Building

KIZER, B. H.—Spokane, Wash.
Graves, Kizer & Graves
Old National Bank Building

KLAW, ABEL—Wilmington, Del.
DuPont Building
1616 Walnut Street, Philadelphia, Pa.

KLEIN, RICHARD HENRY—Sunbury, Pa.
440 Market Street

KLINE, M. A.—Cheyenne, Wyo.
Majestic Building

KLUWIN, JOHN A.—Milwaukee, Wis.
Bendinger, Hayes, Kluwin & Schlosser
735 N. Water Street

KNEPPER, RUSSELL M.—Columbus, Ohio
Knepper, White & Dempsey
5 East Long Street

KNEPPER, WILLIAM E.—Columbus, Ohio
Knepper, White & Dempsey
5 East Long Street

KNIGHT, DEWEY—Miami, Fla.
Blackwell & Knight
Ingraham Building

KNIGHT, HARRY S.—Sunbury, Pa.
Knight & Kivko
Sunbury Trust Building

KNIGHT, WILLIAM D.—Rockford, Ill.
Forest City National Bank Building

KNOWLES, WILLIAM F.—Kansas City, Mo.
Sprinkle & Knowles
Dierks Building

KNUDSON, BENNETT O.—Albert Lea, Minn.
Meighen, Knudson & Sturtz
First National Bank Building

KOCH, ROSCOE R.—Philadelphia, Pa.
Asst. Gen. Counsel, Insurance Co. of N. A..
1600 Arch Street

KOENIG, FRED G., SR..—Birmingham, Ala.
London & Yancey
Massey Building

KOONTZ, PAUL G.—Kansas City, Mo.
Warrick, Koontz & Hazard
1415 Commerce Building

KOTTGEN, HECTOR—New York City
General Reinsurance Corporation
90 John Street

KRAUS, A. WALTER—Baltimore, Md.
American Building

KRISTELLER, LIONEL P.—Newark, N. J.
Kristeller & Zuker
744 Broad Street

KUHNS, BARTON H.—Omaha, Neb.
First National Bank Building

L

LABRUM, J. HARRY—Philadelphia, Pa.
Conlen, LaBrum & Beechwood
Packard Building

LACEY, RALPH B.—Detroit, Mich.
Kerr, Lacey & Scroggie
Dime Bank Building

LACOSTE, ROGER—Montreal, Canada
Lacoste & Lacoste
221 St. James Street, West

LaFollette, Charles M.—Evansville, Ind.
LaFollette, Little & McCray
Citizens Bank Building

Lamfrom, Leon B.—Milwaukee, Wis.
Lamfrom, Tighe, Engelhard & Peck
Bankers Building

Lamkin, E. T.—Monroe, La.
McHenry, Montgomery, Lamkin & Lamkin
Bernhardt Building

Landis, M. L.—Van Wert, Ohio
Counsel, Central Manufacturers' Mutual Ins. Co.
800 S. Washington Street

Lang, Sylvan—San Antonio, Texas
Alamo National Building

Lathrop, John H.—Kansas City, Mo.
Lathrop, Crane, Reynolds, Sawyer & Mesereau
Fidelity Bank Building

Latimer, J. Wilmer—Washington, D. C.
Clephane, Latimer & Hall
Investment Building

Laws, Arthur H.—Denver, Col.
Bartels, Blood & Bancroft
University Building

Lawther, Harry P.—Dallas, Tex.
Lawther & Cramer
Tower Petroleum Building

Lawton, James F.—Boston, Mass.
Dunn, Scannell & Roberts
260 Tremont Street

Layman, J. R.—Elizabethtown, Ky.

Lazonby, J. Lance—Gainesville, Fla.
Hampton, Jordan & Lazonby
134 W. University Avenue

Leachman, Neth L.—Dallas, Tex.
Robertson, Leachman, Payne, Gardere & Lancaster
Republic Bank Building

Leahy, John S.—St. Louis, Mo.
Leahy, Walther & Hecker
Commerce Building

Lee, David F.—Binghamton (also Norwich), N. Y.
Lee, Levene, O'Brien & Kramer
Security Mutual Building

Lee, Paul W.—Denver, Col.
Lee, Shaw & McCreery
First National Bank Building

Leedom, Boyd—Rapid City, S. D.
Philip & Leedom
First National Bank Building

Lees, Paul E.—Cleveland, Ohio
Williamson Building

Leftwich, Charles W.—Columbus, Ohio
Farm Bureau Mutual Auto Ins. Co.
246 N. High Street

Lesemann, Ralph F.—East St. Louis, Ill.
Baker, Lesemann, Kagy & Wagner
Murphy Building

Levi, Clyde R.—Ashland, Ky.
Gaylord Building

Levin, Harry O.—Baltimore, Md.
Union Trust Building

Levin, Samuel—Chicago, Ill.
105 South LaSalle Street

LeViness, Charles T., III—Baltimore, Md.
Hargest, LeViness, Duckett & McGlannan
Munsey Building

Levit, Bert W.—San Francisco, Cal.
Long & Levit
Merchants Exchange

Levy, Adrian F.—Galveston, Tex.
Levy & Levy
United States National Bank Building

Lewis, R. K.—West Palm Beach, Fla.
Earnest & Lewis
Guaranty Building

Lewis, Seth—Opelousas, La.
Lewis & Lewis
Shute Building

Lilly, A. J..—Baltimore, Md.
Maryland Casualty Company

Limbach, Arthur L.—New Philadelphia, Ohio
Wilkin, Fisher & Limbach
The Ohio Savings & Trust Building

Lipscomb, Thomas E.—Cleveland, Ohio
Thompson, Hine & Flory
Guardian Building

Lipscomb, William—Dallas, Texas
Malone, Lipscomb, White & Seay
Southland Building

Litowich, B. I.—Salina, Kas.
Burch, Litowich & Royce
United Life Building

Littleton, Oliver W.—Baltimore, Md.
Att'y, Claim Dept., Fidelity & Dep. Co. of Md.
Fidelity Building

Livingston, David—San Francisco, Cal.
Livingston & Livingston
Russ Building

Lloyd, Frank T., Jr.—Camden, N. J.
Starr, Summerill & Lloyd
4th & Market Streets

Lloyd, L. Duncan—Chicago, Ill.
Lord, Bissell & Kadyk
135 South LaSalle Street

Locke, C. H., K. C.—Vancouver, B. C.
Locke, Lane & Nicholson
Rogers Building

Locke, Herbert E.—Augusta, Maine
Locke, Campbell & Reid
Depositors Trust Building

Logan, George B.—St. Louis, Mo.
Cobbs, Logan, Ross & Armstrong
506 Olive Street

London, J. L.—St. Louis, Mo.
Leahy, Walther & Hecker
Commerce Building

Loomis, Oliver M.—South Bend, Ind.
Loomis & Hartzer
Odd Fellows Building

Loose, J. C.—Mauch Chunk, Pa.
J. C. & A. S. Loose
3 Broadway

Loucks, Perry F.—Watertown, S. D.
Perry F. Loucks & Alan L. Austin
Way-Penny Building

Lowe, R. E.—Spokane, Wash.
Danson, Lowe & Danson
Paulson Building

Lowry, Edward G., Jr.—Baltimore, Md.
Maryland Casualty Co.
701 West 40th Street

Luhn, John A.—Baltimore, Md.
Fidelity & Deposit Co. of Maryland

Lusk, John A. Jr.—Gadsden, Ala.
Goodhue & Lusk
First National Bank Building

Lyon, Clifford S.—Holyoke, Mass.
Green, Bennett & Lyon
56 Suffolk Street

M

MacCarter, William J., Jr.—Chester, Pa.
Crozer Building

MacGiehan, Neal—Hartford, Conn.
Atty. Bond Claim Dept.,
Hartford Acc. & Indemnity Co.
690 Asylum Avenue

MacNamara, H. S.—Chicago, Ill.
Federal Life Insurance Company
168 North Michigan Avenue

Maddin, John Keith—Nashville, Tenn.
Maddin & Maddin
American National Bank Building

Madison, George T.—Bastrop, La.
Madison, Madison & Files
P. O. Box 308

Madison, J. G.—Tuscaloosa, Ala.
Foster, Rice and Foster

Maguire, Raymer F.—Orlando, Fla.
Maguire & Voorhis
Florida Bank Building

Mahoney, William B.—Portland, Maine
120 Exchange Street

Malone, Ralph Waldo—Dallas, Texas
Malone, Lipscomb, White & Seay
Southland Life Building

Manier, Miller—Nashville, Tenn.
Manier & Crouch
Baxter Building

Manier, Will R., Jr.—Nashville, Tenn.
Manier & Crouch
Baxter Building

Mann, Frank C.—Springfield, Mo.
Mann & Mann
Landers Building

Mann, Sam H., Jr.—St. Petersburg, Fla.
Bussey, Mann & Barton
Southern National Bank Building

Marble, Harry E.—Cincinnati, Ohio
Marble & Vordenberg
Union Central Building

Marchal, Vernon L.—Greenville, Ohio
Maher & Marchal
140 West 4th Street

Markel, Edwin C.—Philadelphia, Pa.
Gen. Atty. Gen. Acc. Fire & Life Assur. Corp.
414 Walnut Street

Marker, H. E.—Greensburg, Pa.
Marker & Rial
Huff Building

Markham, J. Henson—Jacksonville, Fla.
Osborne, Copp & Markham
Barnett National Bank Bldg.

Markley, Edward A.—Jersey City, N. J.
1 Exchange Place

Marks, Sam R.—Jacksonville, Fla.
Marks, Marks, Holt, Gray & Yates
Graham Building

Marks, Sumter D.—New Orleans, La.
Spencer, Phelps, Dunbar & Marks
United Fruit Company Building

Marriner, Rufus S.—Washington, Pa.
Marriner & Wiley
Washignton Trust Building

Marryott, Franklin J.—Boston, Mass.
Liberty Mutual Insurance Company
175 Berkeley Street

Marsh, R. T.—Erie Pa.
Marsh, Spaeder, Himebaugh & Baur
Ariel Building

Marshall, E. A.—Huntington, W. Va.
Fitzpatrick, Brown & Davis
First Huntington National Bank Building

Martin, Clarence E.—Martinsburg, W. Va.
Martin, Seibert & Beall
The Peoples Trust Building

Martin, Frank J.—Gadsden, Ala.
Hood, Inzer, Martin & Suttle
American National Bank Bldg.

Martin, George D.—Lancaster, Ohio
Beck, Drinkel & Martin
Farmers & Citizens Bank Building

Martin, John B.—Philadelphia, Pa.
Duane, Morris & Heckscher
Land Title Building

Mason, Stevens T.—Detroit, Mich.
Mason, Davidson & Mansfield
National Bank Building

Mathes, Wm. C.—Los Angeles, Cal.
Mathes & Sheppard
458 South Spring Street

Matthews, Wm. M.—Dayton, Ohio
Matthews & Matthews
25 North Main Street

Matz, Edmund L.—Bellaire, Ohio
First National Bank Building

Maurice, Stewart—New York City
149 Broadway

May, Albert E.—Omaha, Neb.
Swarr, May & Royce
Keeline Building

May, James B.—New York City
American Surety Company
100 Broadway

May, John G., Jr.—Richmond, Va.
May, Simpkins & Young
Mutual Building

May, Philip S.—Jacksonville, Fla.
Crawford & May
Lynch Building

Mayer, Charles L.—Shreveport, La.
Jackson & Mayer
Giddens Lane Building

Mayne, Walter R.—St. Louis, Mo.
Fordyce, White, Mayne, Williams & Hartman
506 Olive Street

Mehigan, Irving Patrick—Milwaukee, Wis.
Burns, Mehigan & Schoen
208 E. Wisconsin Avenue

Merley, K. L.—Chicago, Ill.
Federal Life Ins. Co.
168 N. Michigan Ave.

Merrell, C. F.—Indianapolis, Ind.
Slaymaker, Merrell & Locke
Consolidated Building

Merrill, Edward F.—Skowhegan, Maine
Merrill & Merrill
Merrill Block

Merrill, Hugh D.—Anniston, Ala.
Merrill, Jones & Merrill
Commercial National Bank Building

Merritt, Richard H.—Pensacola, Fla.
American National Bank Building

Mershon, M. L.—Miami, Fla.
Evans, Mershon & Sawyer
Box 1390

MESSER, FRANK F.—Iowa City, Iowa
Messer & Cahill
Johnson County Bank Building

METCALF, JOHN T.—Winchester, Ky.
Jouett & Metcalf
McEldowney Building

MEYER, EDWARD R.—Zanesville, Ohio
Meyer, Johnson & Kincaid
Citizens National Bank Building

MEYERS, ALLEN—Topeka, Kas.
Baker & Meyers
New England Building

MICHAEL, MAX—Athens, Ga.
Green & Michael
Southern Mutual Building

MICHAELS, WILLIAM C.—Kansas City, Mo.
Michaels, Blackmar, Newkirk, Eager & Swanson
Commerce Building

MIDDLEBROOKS, GROVER—Atlanta, Ga.
Bryan, Middlebrooks & Carter
Citizens & Southern Bank Building

MILAM, ARTHUR Y.—Jacksonville, Fla.
Milam, McIlvaine & Milam
Greenleaf Building

MILLER, CHARLES CARROLL—Meridian, Miss.
Wilbourn, Miller & Wilbourn
Citizens National Bank Building

MILLER, JESSE A.—Des Moines, Iowa
Miller, Huebner & Miller
Equitable Building

MILLER, J. WESTON—Springfield, Mo.
Landers Building

MILLER, VAUGHN—Chattanooga, Tenn.
Miller, Miller & Martin
Volunteer Life Building

MILLS, BALLINGER—Galveston, Tex.
Terry, Calvin & Mills
Union Station Building

MILLS, EARL C.—Des Moines, Iowa
Southern Surety Building

MILTON, CHARLES C.—Worcester, Mass.
340 Main Street

MINNICH, G. A.—Carroll, Iowa
Helmer & Minnich

MITCHELL, JAMES E.—Bangor, Maine
Eastern Trust Building

MOIST, RONALD F.—Clarksburg, W. Va.
Empire Building

MONNET, J. C., JR.—Oklahoma City, Okla.
Ames, Cochran, Monnet, Hayes & Ames
First National Building

MONTGOMERY, RICHARD B., JR.—New Orleans, La.
Montgomery, Montgomery & Fenner
Maritime Building

MOORE, BENJAMIN ALLSTON—Charleston, S. C.
Moore & Mouzon
One Broad Street

MOORE, HARRY FRANKLIN—Washington, Pa.
Moore & Gourley
Washington Trust Building

MOORE, JOHN W. D.—Columbus, Ohio
2910 A. I. U. Building

MOREHEAD, CHARLES A.—Miami, Fla.
Hawthorne & Morehead
Ingraham Building

MORENO, ARTHUR A.—New Orleans, La.
Lemle, Moreno & Lemle
Hibernia Bank Building

MORFORD, JAMES R.—Wilmington, Del.
Marvel, Morford, Ward & Logan
Delaware Trust Building

MORGAN, B. L.—Amarillo, Tex.
Morgan, Culton, Morgan & Britain
Oliver Eakle Building

MORRIS, CHARLES W.—Louisville, Ky.
Marion E. Taylor Building

MORRIS, LARRY W.—Houston, Texas
Sewell, Taylor, Morris & Garwood
Second National Bank Building

MORRIS, LESLIE W.—Frankfort, Ky.
Farmers Deposit Bank Building

MORRIS, STANLEY C.—Charleston, W. Va., and Clarksburg, W. Va.
Steptoe & Johnson

MORROW, CHESTER F.—Baltimore, Md.
Niles, Barton, Morrow & Yost
Baltimore Life Building

MORSE, RUPERT G.—Kansas City, Mo..
Employers Reinsurance Corp.
Insurance Exchange Building

MORTON, R. A. D.—El Paso, Tex.
First National Bank Building

MOSEMAN, EDWARD—Detroit, Mich.
640 Temple Avenue

MOSER, HENRY S.—Chicago, Ill.
Sonnenschein, Berkson, Lautmann, Levinson & Morse
77 W. Washington Street

MOSER, W. EDWIN—St. Louis, Mo.
Moser, Marsalek & Dearing
Pierce Building

MOSES, HENRY C.—New York City
Moses, Nehrbas & Tyler
20 Pine Street

MOSMAN, O. C.—Kansas City, Mo.
Bryant Building

MOUNT, THOMAS F.—Philadelphia, Pa.
Rawle & Henderson
Packard Building

MOYSE, HERMAN—Baton Rouge, La.
Laycock & Moyse
Triad Building

MUDD, J. P.—Birmingham, Ala.
Massey Building

MUNGALL, DANIEL—Philadelphia, Pa.
General Accident Fire & Life Assur. Corp., Ltd.
414 Walnut Street

MURPHY, DAVID A.—Kansas City, Mo.
Harding, Murphy & Tucker
Scarritt Building

MURPHY, JAMES R. (RAY)—New York City
Association of Casualty & Surety Executives
60 John Street

MURPHY, JOSEPH B.—Syracuse, N. Y.
Murphy, Mawhinney & Young
State Tower Building

MURPHY, KENNETH J.—Los Angeles, Cal.
1033 South Hope Street

MURRAY, CLAPHAM, JR.—Baltimore, Md.
Maryland Casualty Co.

MURRAY, GEORGE C.—Sheldon, Iowa
Security Investment Building

MURRAY, JAMES L.—Indianapolis, Ind.
Murray & Mannon
Insurance Building

MUSE, LEONARD G.—Roanoke, Va.
Woods, Chitwood, Coxe & Rogers
Boxley Building
MUSGRAVE, EDGAR—Des Moines, Iowa
Whitfield & Musgrave
Insurance Title Exchange Bldg.
MYERS, S. P.—Racine, Wis.
Thompson, Myers & Helm
526 Monument Square

Mc

MCALISTER, DAVID I.—Washington, Pa.
Hughes, McAlister & Zelt
63 S. Main Street
MCALLISTER, FRANK W.—Kansas City, Mo.
McAllister, Humphrey, Pew & Broaddus
Rialto Building
MCAVOY, MALCOLM—Cincinnati, Ohio
Gwynne Building
MCCALL, HARRY—New Orleans, La.
Denegre, Leovy & Chaffe
Whitney Building
MCCAMEY, HAROLD E.—Pittsburgh, Pa.
Dickie, Robinson & McCamey
Grant Building
MCCAMPBELL, H. H., JR.—Knoxville, Tenn.
Green, Webb, Bass & McCampbell
Box 254
MCCARY, JOE T.—Nashville, Tenn.
Hickerson, McCary & Crownover
Third National Bank Bldg.
MCCASLIN, WM. R.—Grand Rapids, Mich.
Alexander, McCaslin & Cholette
Peoples National Bank Building
MCCLATCHEY, DEVEREAUX F.—Atlanta Ga.
Hirsch & Smith
MCCOMAS, CHARLES H.—Bel Air, Md.
MCCOMB, EDGAR—Denver, Col.
First National Bank Building
MCCONNELL, D. H.—Pittsburgh, Pa.
Law & Finance Building
MCCORMICK, ROBERT M.—New York City
McCormick & Eckel
55 Liberty Street
MCCOY, CHARLES A.—Lake Charles, La.
McCoy & King
Weber Building
MCCRAY, HERMAN L.—Evansville, Ind.
LaFollette, Little & McCray
Citizens Bank Building
MCDONALD, W. PERCY—Memphis, Tenn.
McDonald & McDonald
Commerce Title Building
MCELRAEVY, JOHN, JR.—Brooklyn, N. Y.
50 Court Street
MCFALL, JOHN M.—Baltimore, Md.
U. S. Fidelity & Guaranty Co.
MCGINN, DENIS—Escanaba, Mich.
McGinn & Kueber
1103 Ludington Street
MCGOUGH, PAUL J.—Minneapolis, Minn.
Northwestern National Bank Building
MCGUGIN, DAN E., JR.—Nashville, Tenn.
Aust, McGugin & Cochran
American Trust Building
MCHANEY, POWELL B.—St. Louis, Mo.
Syndicate Trust Building
MCILVAINE, EUGENE T.—Jacksonville, Fla.
Milam, McIlvaine & Milam
Greenleaf Building
MCKAY, JOHN G.—Miami, Fla.
McKay, Dixon & DeJarnette
First National Bank Building
MCKELVEY, W. R.—Seattle, Wash.
Skeel, McKelvey, Henke, Evenson & Uhlmann
Insurance Building
MCKINLEY, WILLIAM—Chicago, Ill.
McKinley, Price & Quindry
33 North LaSalle Street
MCLAURIN, COLIN CAMPBELL—Calgary, Alb., Can.
Fenerty & McLaurin
Insurance Exchange Building
MCLEAN, DICKSON—Lumberton, N. C.
McLean & Stacy
National Bank of Lumberton Building
MCLENDON, L. P.—Greensboro, N. C.
Brooks, McLendon & Holderness
Security National Bank Bldg.
MCLEOD, WILLIAM—Mobile, Ala.
McCorvey, McLeod, Turner & Rogers
Merchants National Bank Building
MCLOUGHLIN, JAMES J.—New York City
111 Broadway
MCMURRY, W. F.—Paducah, Ky.
McMurry & Reed
Citizens Savings Bank Bldg.
MCNAMARA, WILLIAM F.—Chicago, Ill.
Fidelity & Casualty Company
135 South LaSalle Street
MCNEAL, HARLEY J.—Cleveland, Ohio
John H. McNeal and Harley J. McNeal
Auditorium Building
MCNEAL, JOHN H.—Cleveland, Ohio
1367 East 6th Street
MCNETT, WALTER—Ottumwa, Iowa
McNett, Kuhns & Brown
106 North Market Street
MCVAY, DON—Leroy, Ohio
General Counsel, Ohio Farmers Ins. Co.

N

NAMAN, W. W.—Waco, Tex.
Naman & Howell
Professional Building
NANGLE, JOHN J.—St. Louis, Mo.
407 N. 8th Street
NASH, FRANCIS M.—Bradford, Pa.
Nash & Mutzabaugh
City Hall
NAUGHT, GEO. L.—New York City
General Counsel, American Surety Co. & New York Casualty Co.
100 Broadway
NAUS, GEORGE M.—San Francisco, Cal.
Alexander Building
NAVE, FREDERIC G.—Tuscon, Ariz.
Valley National Bank Bldg.
NEALE, BEN M.—Springfield, Mo.
Neale, Newman & Turner
Woodruff Building
NEELY, ROBERT D.—Omaha, Neb.
Dressler & Neely
Brandeis Theater Building
NELSON, ARTHUR E.—St. Paul, Minn.
Nelson, Mohan & Levy
Pioneer Building

NELSON, P. H.—Columbia, S. C..
Nelson, Mullins & Grier
Central Union Building
NELSON, ROBERT M.—Memphis, Tenn.
Columbian Mutual Tower
NESBIT, FRANK F.—Washington, D. C.
Nesbit, Pledger & Egerton
Metropolitan Bank Building
NESBITT, FRANK W.—Wheeling, W. Va.
Nesbitt & Nesbitt
Riley Law Building
NESBITT, RUSSELL G.—Wheeling, W. Va.
Nesbitt & Nesbitt
Riley Law Building
NEWMAN, HARRISS—Wilmington, N. C.
Murchison Building
NICHOLS, HENRY W.—New York City
Vice-President and General Counsel National Surety Corporation
4 Albany Street
NICHOLSON, ROBERT J.—Youngstown, Ohio
Mahoning Bank Building
NIEHAUS, JOHN M., JR.—Peoria, Ill.
Shurtleff & Niehaus
Central National Bank Building
NILLES, HERBERT G.—Fargo, N. D.
Nilles, Oehlert & Nilles
New Black Building
NIX, ABIT—Athens, Ga.
Erwin & Nix
Southern Mutual Building
NOLAN, HENRY G.—Calgary, Alberta, Canada
Bennett, Hannah & Sanford
Lancaster Building
NOLL, ROBERT M.—Marietta, Ohio
Peoples Bank Building
NOONE, CHARLES A.—Chattanooga, Tenn.
Spurlock, Spears & Noone
Chattanooga Bank Building
NORMANN, FRANK S.—New Orleans, La.
Normann & Rouchell
Hibernia Bank Building
NOTNAGEL, LELAND H.—Toledo, Ohio
Marshall, Melhorn, Davies, Wall & Bloch
Nicholas Building
NUGENT, JAMES E.—Kansas City, Mo.
Morrison, Nugent, Byers & Johns
Bryant Building
NULTON, P. E.—Pittsburg, Kas.
Nulton & Letton
First National Bank Building
NUTTLE, HAROLD C.—Baltimore, Md.
Atty. Claim Dept., Fidelity & Deposit Co. of Md.
Fidelity Building

O

O'BRIEN, MATTHEW J.—Chicago, Ill.
O'Brien & Hanrahan
141 West Jackson Boulevard
O'CONNOR, JAMES H.—Syracuse, N. Y.
State Tower Building
ODOM, H. TALBOT—Greenwood, Miss.
O'FARRELL, WILLIAM T.—Charleston, W. Va.
Brown, Jackson & Knight
Kanawaka Valley Building
OLIVER, ALLEN—Cape Girardeau, Mo.
Oliver & Oliver
Himmelberger-Harrison Building
OMAN, RALPH—Topeka, Kas.
Stone, McClure, Webb, Johnson & Oman
National Reserve Building
O'NEILL, EDWARD T.—Fond du Lac, Wis..
Duffy, Duffy & Hanson
104 S. Main Street
ORLANDO, SAMUEL P.—Camden, N. J.
709 Market Street
ORR, CHARLES N.—St. Paul, Minn.
Orr, Stark & Kidder
Minnesota Building
OSBORNE, H. P.—Jacksonville, Fla.
Knight, Adair, Cooper & Osborne
Box 537
O'SULLIVAN, J. FRANCIS—Kansas City, Mo.
Gloyd Building
OWENS, GROVER T.—Little Rock, Ark.
Pyramid Building

P

PALMER, RAY G.—Duluth, Minn.
Hunt & Palmer
Lonsdale Building
PARK, ARTHUR A.—San Francisco, Calif.
Worthington, Park & Worthington
Russ Building
PARKER, ALEX W.—Richmond, Va.
Christian, Barton & Parker
Mutual Building
PARKER, LEO B.—Kansas City, Mo.
Parker & Knipmeyer
900 Waltower Building
PARRY, R. P.—Twin Falls, Idaho
Walters, Parry & Thoman
First National Bank Building
PATTERSON, J. B.—Wichita, Kan.
Hershberger, Patterson & Hook
Union National Bank Building
PATTERSON, W. E.—Prescott, Ariz.
Norris & Patterson
Valley Bank Building
PAYNE, ROBERT G.—Dallas, Tex.
Robertson, Leachman, Payne, Gardere & Lancaster
Republic Bank Building
PEEBLES, JAMES MCADEN—Nashville, Tenn.
Tyne, Peebles, Henry & Tyne
National Building
PELGRIFT, DELANCEY—Hartford, Conn.
Pelgrift & Blumenfeld
49 Pearl Street
PENDER, WM. C.—Norfolk, Va.
Pender & Robertson
Law Building
PENTECOST, F. J.—Henderson, Ky.
Pentecost & Dorsey
Ohio Valley Banking & Trust Building
PERRY, BENNETT H.—Henderson, N. C.
Perry & Kitrell
Law Building
PERRY, EUGENE D.—Des Moines, Iowa
Stipp, Perry, Bannister & Starzinger
Bankers Trust Building
PETRINI, JAMES—Bakersfield, Calif.
Borton, Petrini, Conron & Borton
Professional Building
PETTUS, E. W.—Selma, Ala.
Pettus & Fuller

PFAU, WILLIAM E.—Youngstown, Ohio
Union National Bank Building
PHELAN, THOMAS N.—Toronto, Ontario, Canada
Phelan & Richardson
Federal Building
PICKENS, OWEN—Indianapolis, Ind.
Pickens, Gause, Gilliom & Pickens
Fletcher Trust Building
PICKREL, WM. G.—Dayton, Ohio
Pickrel, Schaeffer & Eberling
Union Trust Building
PIERCE, CLAYTON B.—Oklahoma City, Okla.
Pierce & Rucker
First National Bank Building
PIERSON, WELCOME D.—Oklahoma City, Okla.
Short & Pierson
First National Building
PIKE, MILES N.—Reno, Nev.
Ayres, Gardiner & Pike
P. O. Box 2465
PIRNIE, NELSON R.—Albany, N. Y.
Ainsworth & Sullivan
State Bank Building
PITTS, J. L.—Alexandria, La.
Hawthorn, Stafford & Pitts
Guaranty Bank Building
PITTS, WILLIAM MCLEAN—Selma, Ala.
Pitts & Pitts
1008½ Water Avenue
PLATZ, HENRY A.—Lansing, Mich.
Wolverine Insurance Company
PLAUCHE, S. W.—Lake Charles, La.
Plauche & Plauche
Weber Building
POISSON, LOUIS J.—Wilmington, N. C.
Poisson & Campbell
Tide Water Building
POND, PHILIP—New Haven, Conn.
Pond, Morgan & Morse
39 Church Street
PONTIUS, HUBERT C.—Canton, Ohio
Lynch, Day, Pontius & Lynch
First National Bank Building
POORE, HARRY T.—Knoxville, Tenn.
Poore, Kramer & Cox
Fidelity Bankers Trust Building
POPE, FREDERICK A.—Somerville, N. J.
Pope Building
POPPER, JOSEPH W.—Macon, Ga.
Georgia Casualty Building
PORTEOUS, WM. A., JR.—New Orleans, La.
Porteous, Johnson & Humphrey
American Bank Building
POTTER, RALPH F.—Chicago, Ill.
Cassels, Potter & Bentley
The Rookery
POWELL, ARTHUR G.—Atlanta, Ga.
Powell, Goldstein, Frazer & Murphy
Citizens & Southern National Bank Bldg.
POWERS, E. CLEM—Atlanta, Ga.
Jones, Powers & Williams
Citizens & Southern National Bank Bldg.
POWERS, LELAND—Boston, Mass.
Powers & Hall
30 Federal Street
PRICE, PAUL E.—Chicago, Ill.
McKinley, Price & Quindry
33 North LaSalle Street
PRICKETT, WILLIAM—Wilmington, Del.
Delaware Trust Building
PRINGLE, SAMUEL W.—Pittsburgh, Pa.
Dalzell, McFall & Pringle
450 Fourth Avenue
PROCTOR, CHARLES W.—Worcester, Mass.
Proctor & Walker
390 Main Street
PRYOR, THOMAS BRADY, JR.—Fort Smith, Ark.
Pryor & Pryor
Merchants National Bank Building
PUCHNER, R. E.—Wausau, Wis.
Bird, Smith, Okoneski & Puchner
Marathon Finance Building
PUTNAM, C. C.—Des Moines, Iowa
D. M. Building

Q

QUAY, EUGENE—Chicago, Ill.
Bankers Building
QUINLIVAN, RAY J.—St. Cloud, Minn.
Atwood & Quinlivan
Western Union Building
QUINN, HENRY I.—Washington, D. C.
Woodward Building

R

RALEY, DONALD W.—Canton, Ohio
Lynch, Day, Pontius & Lynch
First National Bank Building
RAMEY, T. B., JR.—Tyler, Tex.
Ramey, Calhoun & Marsh
Citizens National Bank Building
RANDALL, EVERETT L.—Kearney, Neb.
Hamer, Worlock, Randall & Tye
Pratt Building
RANDALL, JOHN D.—Cedar Rapids, Iowa
American Trust Building
RAY, PAUL H.—Salt Lake City, Utah
Judd, Ray, Quinney & Nebsher
Kearns Building
REAVILL, R. B.—Duluth, Minn.
Baldwin, Holmes, Mayall & Reavill
Alworth Building
REDFORD, CARROLL M.—Glasgow, Ky.
Richardson & Redford
Farmers National Bank Building
REED, CLYDE—Fort Wayne, Ind.
Eggemon, Reed & Cleland
Old First Bank Building
REED, H. M.—Waterloo, Iowa
Reed, Beers & Graham
Black Building
REED, WM. L.—Miami, Fla.
Kurtz & Reed
Security Building
REEDER, P. E.—Kansas City, Mo.
Winger, Reeder & Barker
Waltower Building
REEDER, WM. O.—St. Louis, Mo.
Sullivan, Reeder & Finley
Ambassador Building
REEVES, G. L.—Tampa, Fla.
Sutton, Reeves & Allen
Stovall Professional Building
REINHART, PATRICK D.—Waynesburg, Pa.
Kyle & Reinhart
Peoples Bank Building

RHODES, FREDERICK ATLAS—Kansas City, Mo.
Central Surety & Insurance Corporation
P. O. Box 207

RIAL, WILLIAM S.—Greensburg, Pa.
Marker & Rial
Huff Building

RICE, J. PERCIVAL—Dallas, Texas
Clark & Rice
Republic National Bank Bldg.

RICE, ROBERT H.—Elyria, Ohio
Elyria Savings Building

RICH, ERNEST A.—Minneapolis, Minn.
First National Soo-Line Bldg.

RICH, GUY V.—Bogalusa, La.
Rich & Richardson
Washington Bank & Trust Co. Bldg.

RICHARDSON, CHESTER D.—Kenosha, Wis.
Dale Building

RICHARDSON, FORREST E.—Portland, Maine.
Robinson & Richardson
85 Exchange Street

RICHARDSON, JOHN E.—Glasgow, Ky.
Richardson & Redford
Farmers National Bank Building

RIVERS, GEORGE L. BUIST—Charleston, S. C.
Hagood, Rivers & Young
28 Broad Street

RIVES, AL G.—Birmingham, Ala.
Smith, Jackson & Rives
Massey Building

ROAN, FRANK J.—Newark, N. J.
Commercial Casualty Ins. Co. .
10 Park Place

ROBERTS, E. A.—St. Paul, Minn.
The Minnesota Mutual Life Ins. Co.
156 East Sixth Street

ROBERTS, H. MELVIN—Cleveland, Ohio
Howell, Roberts & Duncan
Guardian Building

ROBERTS, M. M.—Hattiesburg, Miss.
Heidelberg & Roberts
Citizens Bank Building

ROBERTS, MELVIN M.—Cleveland, Ohio
Howell, Roberts & Duncan
Guardian Building

ROBERTSON, D. CURTIS—New York City
General Counsel, Guardian Life Ins. Co. of Am.
50 Union Square

ROBERTSON, J. B.—Kansas City, Mo.
Employers Reinsurance Corporation
Insurance Exchange Building

ROBINETTE, IVAN—Phoenix, Ariz.
Gust, Rosenfeld, Divelbess, Robinette & Coolidge
Professional Building

ROBINSON, CLEMENT F.—Portland, Maine
Robinson & Richardson
85 Exchange Street

ROBINSON, HOWARD L.—Clarksburg, W. Va.
Robinson & Stump
Union Bank Building

ROCAP, JAMES E.—Indianapolis, Ind.
Rocap & Rocap
129 East Market Street

RODEY, PEARCE CODDINGTON—Albuquerque, N. M.
Rodey & Dickason
Box 422

RODGERS, HARRY E.—Grand Rapids, Mich.
General Counsel, Preferred Automobile Ins. Co.
Michigan Trust Building

RODGERS, R. W., JR.—Texarkana, Ark. (also Texas)
Rodgers & Rodgers
Hart Building

RODGERS, R. W.—Texarkana, Ark. (also Texas)
Rodgers & Rodgers
Hart Building

ROGOSKI, ALEXIS J.—Muskegon, Mich.
Hackley Union Bank Building

ROMANACH, GUILLERMO DIAZ—Havana, Cuba
Obispo No. 53, The Trust Company Bldg.

ROSE, GEORGE B.—Little Rock, Ark.
Rose, Loughborough, Dobyns & House
Box 1190

ROSEBERRY, CLARENCE D.—Le Mars, Iowa
Roseberry & Pitts
30½ Plymouth Street, S. W.

ROSEWATER, STANLEY M.—Omaha, Neb.
Rosewater, Mecham, Shackelford & Stoehr
City National Bank Building

ROTCHFORD, HUGH B.—Los Angeles, Calif.
Fidelity Building

ROWE, ROYCE G.—Chicago, Ill.
Lumbermens Mutual Casualty Co.
4750 Sheridan Road

RUARK, ROBERT—Raleigh, N. C.
Ruark & Ruark
Lawyers Building

RUDOLPH, HAROLD W.—New York City
80 John Street

RUNALS, CLARENCE R.—Niagara Falls, N. Y.
Franchot, Runals, Cohen, Taylor & Rickert
Gluck Building

RUNKLE, CLARENCE B.—Los Angeles, Cal.
650 S. Spring Street

RUSSELL, DONALD—Spartanburg, S. C..
Nicholls, Wyche & Russell
Cleveland Law Building

RUST, ADLAI H.—Bloomington, Ill.
General Counsel, State Farm Mutual Auto Ins. Co.
State Farm Mutual Building

RYAN, JOHN E., JR.—Seattle, Wash.
Ryan, Askren & Ryan
Northern Life Tower

RYAN, LEWIS C.—Syracuse, N. Y.
Hancock, Dorr, Ryan & Shove
Hills Building

RYAN, WILLIAM A.—Chicago, Ill.
Ryan, Condon & Livingston
231 S. LaSalle Street

RYAN, WILLIAM M.—Houston, Texas
Baker, Botts, Andrews & Wharton
Esperson Building

S

SADLER, W. H.—Birmingham, Ala.
Sadler & Sadler
Comer Building

SALMON, DEL B.—Schenectady, N. Y.
521 State Street

SAMPSON, WILLIAM—Harlan, Ky.

SANTRY, WILLIAM F.—Oneida, N. Y.
Coville & Santry
112 Farrier Avenue

SAPP, ARMISTEAD W.—Greensboro, N. C
Sapp & Sapp
Dixie Building

SARGENT, A. H.—Cedar Rapids, Iowa
Deacon, Sargent & Spangler
Merchants National Bank Building

SAWYER, E. W.—New York City
National Bureau of Casualty & Surety Underwriters
60 John Street

SAWYER, HERBERT S.—Miami, Fla.
Evans, Mershon & Sawyer
Box 1390

SAXBY, RUSSELL G.—Columbus, Ohio
A. I. U. Building

SCHELL, WALTER O.—Los Angeles, Calif.
Schell & Delamer
Bartlett Building

SCHENCK, WILLIAM E.—New York City
U. S. Guaranty Company
90 John Street

SCHERER, L. L.—Beckley, W. Va.
File, File & Scherer
Bank of Raleigh Building

SCHINDEL, JOHN R.—Cincinnati, Ohio
Waite, Schindel & Bayless
Union Central Life Building

SCHISLER, J. HARRY—Baltimore, Md.
Fidelity & Deposit Co. of Maryland
Fidelity Building

SCHLIPP, ALBERT C.—Springfield, Ill.
Brown, Hay & Stephens
First National Bank Building

SCHLOSSER, JOHN H.—Milwaukee, Wis.
Bendinger, Hayes, Kluwin & Schlosser
735 N. Water Street

SCHLOTTHAUER, GEORGE McD.—Madison, Wis.
Grelle & Schlotthauer
105 Monona Avenue

SCHNEIDER, PHILIP J.—Cincinnati, Ohio
Waite, Schindel & Bayless
Union Central Building

SCHOENBORN, J. URLIN—Columbus, Ohio
Knepper, White & Dempsey
5 East Long Street

SCHOEPP, H. H.—St. Paul, Minn.
Sec. & Gen. Atty. St. .Paul-Mercury Indem. Co.
111 W. Fifth Street

SCHROEDER, H. J.—Stevens Point, Wis.
Hardware Mutual Casualty Company

SCHWARTZ, MILTON H.—Los Angeles, Calif.
Loeb & Loeb
Pacific Mutual Building

SCHWARTZ, WILBUR C.—St. Louis, Mo.
722 Chestnut

SCOTT, PAUL W.—Huntington, W. Va.
Scott & Ducker
First Huntington National Bank Building

SCOTT, PAUL R.—Miami, Fla.
Loftin, Calkins, Anderson & Scott
Box 1069

SCROGGIE, LEE J.—Detroit, Mich.
Kerr, Lacey & Scroggie
Dime Bank Building

SEARL, WILLIAM C.—Lansing, Mich.
Vice-President and General Counsel, Auto-Owners Insurance Co.
615 North Capitol Avenue

SEARS, BURTON P.—Evanston, Ill.
Associate General Counsel
Washington National Insurance Co.
610 Church Street

SEILER, ROBERT E.—Joplin, Mo.
Joplin National Bank Building

SELLERS, CHARLES W.—Cleveland, Ohio
Thompson, Hine & Flory
Guardian Building

SELVIN, HERMAN F.—Los Angeles, Calif.
Loeb & Loeb
Pacific Mutual Building

SEMPLE, HAROLD A.—Providence, R. I.
Semple & Goring
Union Trust Building

SEXTON, JOHN J.—St. Paul, Minn.
Sexton, Morduant, Kennedy & Carroll
Pioneer Building

SHACKELFORD, GEO. S., JR.—Roanoke, Va.
Cocke, Hazlegrove & Shackelford
Colonial-National Bank Building

SHACKLEFORD, R. W.—Tampa, Fla.
Shackleford, Ivy, Farrier & Shannon
Tampa Theater Building

SHANDS, J. W.—Jacksonville, Fla.
L'Engle & Shands
Law Exchange

SHAPIRO, JOSEPH G.—Bridgeport, Conn.
Shapiro, Goldstein & Brody
945 Main Street

SHAYLOR, CLYDE L.—Ashtabula, Ohio
National Bank Building

SHEREFF, JAY—New York City
Mgr. & Atty. Bonding & Burglary Claim Dept.
Home Indemnity Company
59 Maiden Lane

SHERIDAN, BERNARD L.—Paola, Kan.
Sheridan, Sheridan & Bishop
Whitaker Building

SHERRIFF, JOHN C.—Pittsburgh, Pa.
Sherriff, Lindsay, Weis & Hutchinson
Law & Finance Building

SHERWOOD, HERBERT M.—Providence, R. I.
Sherwood & Clifford
Turks Head Building

SHIELDS, DAN B.—Salt Lake City, Utah
Judge Building

SHIPMAN, F. L.—Troy, Ohio
Shipman & Shipman
Peoples Building & Savings Building

SHOHL, WALTER M.—Cincinnati, Ohio
Dinsmore, Shohl, Sawyer & Dinsmore
Union Central Building

SHOTWELL, ALDEN T.—Monroe, La.
Shotwell & Brown
Ouachita National Bank Building

SHUGART, HENRY M.—Kansas City, Mo.
Commerce Building

SHULL, DELOSS P.—Sioux City, Iowa
Shull & Marshall
Security Building

SILIN, ISAAC J.—Erie, Pa.
Brooks, Curtze & Silin
Erie Trust Building

SIMPSON, ARCHER R.—Springfield, Mass.
Simpson, Clason & Callahan
1200 Main Street

SINNOTT, S. L.—Richmond, Va.
Sinnott & May
Richmond Trust Building

SKEEL, E. L.—Seattle, Wash.
Skeel, McKelvy, Henke, Evenson & Uhlmann
Insurance Building

SKEEN, J. H.—Baltimore, Md.
Emory, Beeuwkes, Skeen & Oppenheimer
First National Bank Building

SLATON, JOHN M.—Atlanta, Ga.
22 Marietta St. Building

SLAVEN, LANT R.—Williamson, W. Va.
Goodykoontz & Slaven
P. O. Box 1350

SMALL, HAROLD P.—Springfield, Mass.
1387 Main Street

SMALLWOOD, JOHN M.—Russellville, Ark.
Bank of Russellville Building

SMALLWOOD, ROBERT L., JR.—Oxford, Miss.
Smallwood & Darden

SMITH, CARL H.—Steubenville, Ohio
Smith, Francis & Irvine
Sinclair Building

SMITH, CHARLES F.—Wausau, Wis.
Bird, Smith, Okoneski & Puchner
Marathon Finance Building

SMITH, E. B.—Boise, Idaho
Idaho Building

SMITH, EDWIN F.—Jersey City, N. J.
Edwards, Smith & Dawson
1 Exchange Place

SMITH, FORREST S.—Jersey City, N. J.
Edwards, Smith & Dawson
1 Exchange Place

SMITH, H. L.—Tulsa, Okla.
Smith & McMahon
Kennedy Building

SMITH, HAROLD LEONARD—New York City
Hughes, Richards, Hubbard & Ewing
One Wall Street

SMITH, JIM C.—Birmingham, Ala.
Smith, Jackson & Rives
Massey Building

SMITH, JULIUS C.—Greensboro, N. C.
General Counsel, Jefferson Standard Life Ins. Co.
Smith, Wharton & Jordan
Jefferson Standard Building

SMITH, WILLIS—Raleigh, N. C.
Smith, Leach & Anderson
Security Bank Building

SMITH, W. ERSKINE—Albemarle, N. C.
R. L. Smith & Sons
First National Bank Building

SNATTINGER, IRWIN—Topeka, Kan.
Fisher & Snattinger
National Bank of Topeka Building

SNOW, C. B.—Jackson, Miss.
Butler & Snow
Deposit Guaranty Bank Building

SNOW, EDWARD L.—Meridian, Miss.
Jacobson & Snow
Miazza Woods Building

SPAIN, FRANK E.—Birmingham, Ala.
Coleman, Spain, Stewart & Davies
Massey Building

SPANGLER, H. E.—Cedar Rapids, Iowa
Deacon, Sargent & Spangler
Merchants National Bank Building

SPEER, J. W.—Great Falls, Mont.
Speer & Hoffman
First National Bank Building

SPIER, CLARENCE T.—Omaha, Neb.
Service Life Building

SPRAY, JOSEPH A.—Los Angeles, Calif.
Roosevelt Building

SPRINKLE, PAUL C.—Kansas City, Mo.
Sprinkle & Knowles
Dierks Building

STAFFORD, HAROLD E.—Chippewa Falls, Wis.
Stafford, Stafford and Norseng
First National Bank Building

ST. CLAIR, EDWARD—Chicago, Ill.
North American Accident Ins. Co.
209 South LaSalle Street

STAKELY, DAVIS F.—Montgomery, Ala.
Weil, Stakely & Cater
First National Bank Building

STANLEY, W. E.—Wichita, Kan.
Long, Depew, Stanley, Weigand & Hook
First National Bank Building

STANT, DONALD T.—Bristol, Va.
Stant & Roberts
Reynolds Arcade Building

STEELE, GORDON—Buffalo, N. Y.
Steele & Schultz
Ellicott Square Building

STEPHENS, OSCAR A.—Youngstown, Ohio
Stephens & Young
Mahoning Bank Building

STEVENS, J. MORGAN—Jackson, Miss.
Stevens & Stevens
Standard Life Building

STEVENS, J. MORGAN, JR.—Jackson, Miss.
Stevens & Stevens
Standard Life Building

STEWART, DON W.—Lincoln, Neb.
Stewart, Stewart & Whitworth
Sharp Building

STEWART, RALPH T.—Salt Lake City, Utah
Stewart, Hurd & Parkinson
Continental Bank Building

STEWART, JOSEPH R.—Kansas City, Mo.
Asst. to General Counsel
Kansas City Life Insurance Co.
3520 Broadway

STICHTER, WAYNE E.—Toledo, Ohio
Smith, Baker, Effler & Eastman
Home Bank Building

STICKEL, FRED G., JR.—Newark, N. J.
Stickel & Stickel
11 Commerce Street

STILWILL, C. F.—Sioux City, Iowa
Shull & Stilwill
Davidson Building

STOCKWELL, E. L.—Los Angeles, Calif.
Pacific Finance Building

STONE, AYTCHMONDE P., JR.—Springfield, Mo.
Woodruff Building

STONE, ROBERT—Topeka, Kan.
Stone, McClure, Webb, Johnson & Oman
National Reserve Building

STOVER, WALTER—Watertown, S. D.
First Citizens National Bank Building

STRASBURGER, HENRY W.—Dallas, Texas
Strasburger, Price, Holland, Kelton & Miller
Gulf States Building

STRITE, EDWIN D.—Chambersburg, Pa.
Chambersburg Trust Company Building

SULLIVAN, CHARLES B.—Albany, N. Y.
Ainsworth & Sullivan
State Bank Building

SULLIVAN, JAMES W.—Lynn, Mass.
23 Central Avenue

SULLIVAN, JOHN F.—Mandan, N. D.
First National Bank Building
SUMMERS, JOHN H.—Columbus, Ohio.
21 East State Street
SUTHERLAND, ROBERT J.—Madison, Wis.
Schubring, Ryan, Peterson & Sutherland
The Power & Light Building
SUTTLE, ROGER C.—Gadsden, Ala.
Hood, Inzer, Martin & Suttle
American National Bank Building
SWAINSON, CLARENCE A.—Cheyenne, Wyo.
Hynds Building
SWARTZ, C. DONALD—Philadelphia, Pa.
Swartz, Campbell & Henry
Lincoln-Liberty Building
SWEET, JOE G.—San Francisco, Calif.
Hadsell, Sweet, Ingalls & Lamb
Financial Center Building
SWEITZER, J. MEARL—Wausau, Wis.
General Counsel, Employers Mut. Liab. Ins. Co.
502 3rd Street
SWIFT, H. H.—Columbus, Ga.
Swift, Pease & Davidson
P. O. Box 1199
SWISHER, B. F.—Waterloo, Iowa
Swisher, Swisher & Cohrt
Waterloo Building
SYKES, ROBERT H.—Durham, N. C.
Geer Building

T

TANGEMAN, CARL—Columbus, Ohio
Vorys, Sater, Seymour & Pease
52 E. Gay Street
TARRANT, JOHN E.—Louisville, Ky.
Ogden, Galphin, Tarrant & Street
Marion E. Taylor Building
TAYLOR, EDWARD I.—Hartford, Conn.
The Century Indemnity Co.
670 Main Street
TAYLOR, LOWELL—Memphis, Tenn.
Bank of Commerce Title Building
TEN EYCK, BARENT—New York City
General Solicitor, Asso. of Cas. & Surety Executives
60 John Street
TERRELL, FRANK H.—Kansas City, Mo.
Langworthy, Spencer, Terrell & Matz
Commerce Building
THOMAS, SYLVANUS M.—Glens Falls, N. Y.
Glens Falls Indemnity Co.
191 Glen Street
THOMAS, ULYSSES S.—Buffalo, N. Y.
White Building
THOMPSON, GROVER C.—Lexington, Ky.
First National Bank & Trust Co. Bldg.
THOMPSON, WILL C.—Dallas, Texas
Thompson, Knight, Baker, Harris & Wright
Republic Bank Building
THOMPSON, WILLIAM—Dallas, Texas
Thompson, Knight, Baker, Harris & Wright
Republic Bank Building
THORGRIMSON, O. B.—Seattle, Wash.
Preston, Thorgrimson & Turner
Northern Life Tower
THORNBURY, P. L.—Columbus, Ohio
Farm Bureau Mutual Auto Ins. Co.
246 N. High Street
THURMAN, HAL C.—Oklahoma City, Okla.
Thurman & Thurman
Braniff Building
THURMAN, HAROLD C.—Oklahoma City, Okla.
Thurman & Thurman
Braniff Building
TOBIAS, ASHLEY C.—Columbia, S. C.
Tobias & Turner
Carolina Life Building
TODD, W. B.—Fort Worth, Tex.
Commercial Standard Insurance Co.
TOEBAAS, OSCAR T.—Madison, Wis.
Wilkie, Toebaas, Hart, Kraege & Jackson
111 Hamilton Street
TOLBERT, RAYMOND A.—Oklahoma City, Okla.
Embry, Johnson, Crowe & Tolbert
First National Building
TOLER, JOHN L.—New Orleans, La.
Denegre, Leovy & Chaffe
Whitney Building
TOMPKINS, OSCAR L.—Dothan, Ala.
Tompkins & Ramsey
Newberry Building
TOOHY, CLIFFORD M.—Detroit, Mich.
Dime Bank Building
TOPPING, PRICE H.—New York City
Guardian Life Insurance Co. of America
50 Union Square
TOUCHSTONE, LUCIAN—Dallas, Texas
Touchstone, Wight, Gormley & Touchstone
Magnolia Building
TOWERS, C. D.—Jacksonville, Fla.
Rogers & Towers
Consolidated Building
TOWNSEND, MARK, JR.—Jersey City, N. J.
Townsend & Doyle
921 Bergen Avenue
TRAYNOR, MACK V.—Devils Lake, N. D.
Traynor & Traynor
8-9-10-11 Mann Block
TRIPLETT, ARTHUR FAIRFAX—Pine Bluff, Ark.
Triplett & Williamson
National Building
TROSK, GEORGE—New York City
Trosk & Haberman
40 Wall Street
TSCHUDI, HAROLD—Baltimore, Md.
Semmes, Bowen & Semmes
Baltimore Trust Building
TUBB, THOMAS JEFFERSON—West Point, Miss.
18 Court Street
TUCKER, R. C.—Kansas City, Mo.
Harding, Murphy & Tucker
Scarritt Building
TUCKER, WARREN C.—Utica, N. Y.
P. O. Drawer 530
TURNER, FRANK C.—Jersey City, N. J.
Concourse Building
TURNER, MARK N.—Buffalo, N. Y.
Rann, Brown, Sturtevant & Kelly
M & T Building
TUSSING, L. BENTON—Columbus, Ohio
Tussing & Lane
16 E. Broad Street
TYLER, MORRIS—New Haven, Conn.
Watrous, Hewitt, Gumbart & Corbin
205 Church Street

U

UGHETTA, HENRY L.—New York City
U. S. Guarantee Company
90 John Street

ULRICH, LESLIE R.—Cleveland, Ohio
Garfield, Cross, Daoust, Baldwin & Vrooman
Midland Building

UPSON, J. WARREN—Waterbury, Conn.
Bronson, Lewis & Bronson
136 Grand Street

UZZELL, T. A., JR.—Asheville, N. C.
Johnson & Uzzell
Jackson Building

V

VAN CLEAVE, THOMAS M.—Kansas City, Kan.
McAnany, Alden & Van Cleave
Commercial Building

VANDERBILT, ARTHUR T.—Newark, N. J.
744 Broad Street

VANDUZER, ASHLEY M.—Cleveland, Ohio
McKeehan, Merrick, Arter & Stewart
Terminal Tower

VAN SICLEN, WM. A.—Ancon, Canal Zone.
No. 1 Fourth of July Avenue

VARNUM, LAURENT KIMBALL—Grand Rapids, Mich.
Travis, Merrick & Johnson
Michigan Trust Building

VEAZEY, GEORGE ROSS—Baltimore, Md.
First National Bank Building

VISER, MORTIMER—Louisville, Ky.
Davis, Boehl, Viser & Marcus
Kentucky Home Life Building

VOGEL, LESLIE H.—Chicago, Ill.
Cassels, Potter & Bentley
The Rookery

VORYS, JOHN M.—Columbus, Ohio
Vorys, Sater, Seymour & Pease
52 East Gay Street

VROOMAN, C. M.—Cleveland, Ohio
Garfield, Cross, Daoust, Baldwin & Vrooman
Midland Building

W

WALBURG, HARRY E.—Newark, N. J.
Cox and Walburg
60 Park Place

WALKER, HENRY B.—Evansville, Ind.
Walker & Walker
Old National Bank Building

WALKER, WM. M.—Rock Island, Ill. (also Moline)
Connelly, Walker, Searle & Hubbard
State Bank Building

WALL, STUART S.—Toledo, Ohio
Marshall, Melhorn, Davis, Wall & Bloch
Nicholas Building

WALLER, T. S.—Paducah, Ky.
Nunn & Waller
City National Bank Building

WALSWORTH, ROSCOE—Boston, Mass.
100 Milk Street

WALTERS, HENRY C.—Detroit, Mich.
Ford Building

WALTON, KESTER—Asheville, N. C.
Harkins, Van Winkle & Walton
Jackson Building

WALTON, MILLER—Miami, Fla.
Casey, Walton & Spain
Congress Building

WARD, D. L.—New Bern, N. C.
Sunn Building

WARING, J. WATIES—Charleston, S. C.
Waring & Brockinton
35 Broad Street

WARNER, C. E.—Minneapolis, Minn.
Andrus Building

WARNER, HENRY C.—Dixon, Ill.
Warner & Warner

WARNER, MILO J.—Toledo, Ohio
Doyle & Lewis
Nicholas Building

WARREN, F. G.—Sioux Falls, S. D.
Boyce, Warren & Fairbank
Boyce-Greeley Building

WARREN, THEODORE E.—Ashtabula, Ohio
Nettleton Building

WATKINS, THOMAS G.—Nashville, Tenn.
Stahlman Building

WATKINS, THOMAS H.—Jackson, Miss.
Watkins & Eager
Standard Life Building

WATKINS, WILLIAM H.—Jackson, Miss.
Watkins & Eager
Standard Life Building

WATROUS, CHARLES A.—New Haven, Conn.
Watrous, Hewitt, Gumbart & Corbin
205 Church Street

WATTAM, C. C.—Fargo, N. D.
Richardson, Thorp & Wattam
55½ Broadway

WATTERS, THOMAS, JR.—New York City
116 John Street

WATTS, OLIN E.—Jacksonville, Fla.
Jennings & Watts
Barnett National Bank Building

WAXMAN, LEO—Elmira, N. Y.
Mandeville, Waxman, Buck, Teeter & Harpending
Robinson Building

WEBB, D. C.—Knoxville, Tenn.
Green, Webb, Bass & McCampbell
Burwell Building

WEBB, ROBERT L.—Topeka, Kan.
Stone, McClure, Webb, Johnson & Oman
National Reserve Building

WEBER, JOHN A.—Medina, Ohio

WEECH, C. SEWELL—Baltimore, Md.
Atty. and V. P. New Amsterdam Cas. Co.
227 St. Paul Street

WEEKS, THOMAS N.—Waterville, Maine
Perkins & Weeks
First National Bank Building

WEICHELT, GEORGE M.—Chicago, Ill.
Dent, Weichelt & Hampton
Rookery Building

WEIGAND, LAWRENCE—Wichita, Kan.
Long, Depew, Stanley, Weigand & Hook
First National Bank Building

WEINBERG, LEONARD—Baltimore, Md.
Weinberg & Green
Baltimore Trust Building

WEISS, SOL—New Orleans, La.
Carondelet Building

WELCH, W. S.—Laurel, Miss.
Welch & Cooper
Box 817

WELKER, WEB A.—St. Louis, Mo.
Jones, Hocker, Gladney & Grand
407 N. 8th Street

WELLS, MAXWELL W.—Orlando, Fla.
Maguire & Voorhis
Florida Bank Building

WELLS, RALPH O.—Hartford, Conn.
Wells, Davis, Schaefer & Locke
750 Main Street

WELLS, W. CALVIN—Jackson, Miss.
Wells, Wells & Lipscomb
Lamar Life Building

WELLS, W. CALVIN, III—Jackson, Miss.
Wells, Wells & Lipscomb
Lamar Life Building

WERNER, VICTOR DAVIS—New York City
Suite 2304-19 Rector Street

WHEELER, A. C.—Gainesville, Ga.
Wheeler & Kenyon

WHITAKER, R. A.—Kinston, N. C.
First-Citizens Bank Building

WHITE, ALBERT A.—Nashville, Tenn.
Newman, Blackard & White
Third National Bank Building

WHITE, ANDREW J., JR.—Columbus, Ohio
Knepper, White & Dempsey
5 East Long Street

WHITE, HARVEY E.—Norfolk, Va.
White, Guy & Davis
Citizens Bank Building

WHITE, JACOB S.—Indianapolis, Ind.
White, Wright & Boleman
Merchants Bank Building

WHITE, LOWELL—Denver, Col.
Equitable Building

WHITE, MORRIS E.—Tampa, Fla.
Mabry, Reaves, Carlton & White
First National Bank Building

WHITE, THOMAS E.—New York City
Fidelity & Deposit Co. of Maryland
99 John Street

WHITE, W. H.—Gulfport, Miss.
White & Morse

WHITEHOUSE, BROOKS—Portland, Maine
Verrill, Hale, Dana & Walker
First National Bank Building

WHITFIELD, ALLEN—Des Moines, Iowa
Whitfield & Musgrave
Insurance Title Exchange Building

WICKER, JOHN J., JR.—Richmond, Va.
Mutual Building

WICKHAM, ARTHUR—Milwaukee, Wis.
Quarles, Spence & Quarles
828 North Broadway

WILBOURN, JAMES COX—Meridian, Miss.
Wilbourn, Miller & Wilbourn
Citizens National Bank Building

WILBOURN, R. E.—Meridian, Miss.
Wilbourn, Miller & Wilbourn
Citizens National Bank Building

WILBUR, R. W.—Portland, Ore.
Wilbur, Beckett, Howell & Oppenheimer
Board of Trade Building

WILCOX, MARSHALL E.—Columbus, Ohio
State Auto Mutual Ins. Co.
518 East Broad Street

WILES, ARTHUR W.—Columbus, Ohio
Wiles & Doucher
Huntington Bank Building

WILLARD, RALPH H.—Boston, Mass.
Willard, Allen & Mulkern
100 Milk St.

WILLIAMS, E. K., K. C.—Winnipeg, Man., Canada
Somerset Block

WILLIAMS, HAROLD L.—Medina, Ohio
Weber & Williams
Public Square

WILLIAMS, IRA J.—Philadelphia, Pa.
Brown & Williams
1421 Chestnut Street

WILLIAMS, LEIGH D.—Norfolk, Va.
Williams, Loyall & Taylor
Citizens Bank Building

WILLIAMS, ROBERT RANSOM—Asheville, N. C.
Williams & Cocke
Jackson Building

WILLIS, SIMEON S.—Ashland, Ky.
Second National Bank Building

WILLSON, GEORGE C.—St. Louis, Mo.
Chasnoff, Willson & Cunningham
Boatmen's Bank Building

WILMER, G. W. A.—Middletown, Ohio
Middletown Deposit Building

WILSON, FRANCIS C.—Santa Fe, N. M.
Sena Plaza

WILSON, GEO. H.—Quincy, Ill.
Wilson & Schmiedeskamp
Mercantile Building

WINANS, WILLIAM M.—Brooklyn, N. Y.
G. W. & W. M. Winans
124 Montague Street

WINDOLPH, F. LYMAN—Lancaster, Pa.
Windolph & Mueller
121 East King Street

WING, LEONARD F.—Rutland, Vt.
Fenton, Wing & Morse
Mead Building

WINGER, MAURICE H.—Kansas City, Mo.
Winger, Reeder & Barker
Waltower Building

WINKLER, JOHN H.—Columbus, Ohio
Farm Bureau Mutual Auto Ins. Co.
246 N. High Street

WINSLOW, FRANCIS E.—Rocky Mount, N. C.
Battle & Winslow
Box 652

WINSOR, CARL I.—Wichita, Kan.
Winsor & Boyer
Wheeler-Kelly-Hagny Building

WISE, CHESTER G.—Akron, Ohio
Waters, Andress, Wise, Roetzel & Maxon
First-Central Tower

WISECARVER, R. P.—San Francisco, Calif.
315 Montgomery Street

WOMBLE, B. S.—Winston-Salem, N. C.
Manly, Hendren & Womble
Wachovia Bank Building

WOOD, A. C.—Houston, Tex.
King, Wood & Morrow
Post-Dispatch Building

WOOD, BORDEN—Portland, Ore.
McCamant, Thompson, King & Wood
American Bank Building

WOOD, EDWARD L.—Denver, Col.
University Building

WOOD, SYDNEY—Edmonton, Alberta, Canada
Wood, Buchanan & MacDonald
McLeod Building

WOODIN, GLENN W.—Dunkirk, N. Y.
409 Central Avenue

WOODS, M. T.—Sioux Falls, S. D.
Bailey, Voorhees, Woods & Bottum

WOODWARD, ERNEST—Louisville, Ky.
Woodward, Dawson & Hobson
Kentucky Home Life Building

WOODWARD, FIELDEN—Louisville, Ky.
Woodward, Dawson & Hobson
Kentucky Home Life Building

WOOLSEY, ROBERT A.—Galesburg, Ill.
Woolsey, Stickney & Lucas
Weinberg Arcade

WOOTTON, E. H.—Hot Springs, Ark.
Martin, Wootton & Martin
Arkansas National Bank Building

WRIGHT, BARRY—Rome, Ga.

WRIGHT, BURRELL—Indianapolis, Ind.
White, Wright & Boleman
Merchants Bank Building

WRIGHT, CLIVE L.—Jamestown, N. Y.
Jamestown Mutual Insurance Co.
Fenton Building

WRIGHT, EDWARD L.—Little Rock, Ark.
Buzbee, Harrison, Buzbee & Wright
Pyramid Building

WRIGHT, GRAHAM—Rome, Ga.
Wright & Covington
National City Bank Building

WRIGHT, ISAAC C.—Wilmington, N. C.
Security National Bank Building

WRIGHT, JAMES B.—Knoxville, Tenn.
East Tennessee National Bank Building

WRIGHT, KERNS—Van Wert, Ohio
Hoke & Wright
Kauke Building

WYMAN, LOUIS ELIOT—Manchester, N. H.
Wyman, Starr, Booth, Wadleigh & Langdell
45 Market Street

Y

YANCEY, BENJAMIN W.—New Orleans, La.
Terriberry, Young, Rault & Carroll
Whitney Building

YANCEY, GEORGE W.—Birmingham, Ala.
London & Yancey
Massey Building

YANCEY, WILLIAM—Birmingham, Ala.
London & Yancey
Massey Building

YEGGE, RONALD V.—Denver, Colo.
Blount, January & Yegge
Equitable Building

YONT, ALONZO E.—Boston, Mass.
Yont & Yont
Park Square Building

YOUNG, CLYDE L.—Bismarck, N. D.
First National Bank Building

YOUNG, FRED J.—Cleveland, Ohio
Davis & Young
Guardian Building

YOUNG, RAYMOND G.—Omaha, Neb.
Young & Williams
Omaha National Bank Bldg.

YOUNG, ROBERT F.—Dayton, Ohio
Harshman & Young
Third National Bank Building

Z

ZELT, WRAY G., JR.—Washington, Pa.
Hughes, McAlister & Zelt
63 S. Main Street

ZURETT, MELVIN H.—Rochester, N. Y.
Brown & Zurett
Reynolds Arcade Building

State Membership List

ALABAMA

Anniston
Merrill, Hugh D.
Birmingham
Blakey, James C.
Bouldin, Walter
Burr, Borden
Cabaniss, Jelks H.
Dunn, Evans
Grooms, Hobart
Jackson, J. Kirkman
Koenig, Fred G., Sr.
Mudd, J. P.
Rives, Al G.
Sadler, W. H.
Smith, Jim C.
Spain, Frank E.
Yancey, George W.
Yancey, William
Decatur
Eyster, Chas. H.
Dothan
Buntin, T. E.
Tompkins, Oscar L.
Gadsden
Dortch, Wm. B.
Goodhue, Edwin L.
Lusk, John A., Jr.
Martin, Frank J.
Suttle, Roger C.
Mobile
Armbrecht, William H., Jr.
McLeod, William
Montgomery
Ball, Fred S.
Crenshaw, Files
Crenshaw, Jack
Crum, B. P.
Stakely, Davis F.
Opelika
Denson, N. D.
Selma
Pettus, E. W.
Pitts, William McLean
Tuscaloosa
Jones, DeVane King
Madison, J. G.

ARIZONA

Phoenix
Divelbess, Harold L.
Fennemore, H. M.
Robinette, Ivan
Prescott
Patterson, W. E.
Tuscon
Nave, Fredric G.
Yuma
Campbell, Raymond N.

ARKANSAS

Fort Smith
Pryor, Thomas Brady, Jr.
Hot Springs
Wooton, E. H.
Jonesboro
Barrett, Joe C.
Frierson, Chas. D.
Little Rock
Barber, A. L.
Burrow, Lawrence B.
Cockrill, J. Mitchell
Harrison, Harvey T.
Henry, E. A.
Owens, Grover T.
Rose, George B.
Wright, Edward L.
Paragould
Cathey, Maurice
Pine Bluff
Triplett, Arthur Fairfax
Marianna
Daggett, C. E.
Russellville
Smallwood, John M.
Texarkana
Arnold, Richard Lewis
Rodgers, R. W., Jr.
Rodgers, R. W.

CALIFORNIA

Bakersfield
Petrini, James
Long Beach
Ball, Joseph A.
Los Angeles
Barnes, Stanley N.
Bauder, Reginald I.
Belcher, Frank B.
Betts, Forrest Arthur
Catlin, Frank D.
Catlin, Henry W.
Crider, Joe, Jr.
Duque, Henry
Franklin, Blake
Gallagher, Lasher Barrington
Garrison, Maynard
Greer, George L.
Hughes, James W.
Kearney, J. L.
Mathes, Wm. C.
Murphy, Kenneth J.
Rotchford, Hugh B.
Runkle, Clarence B.
Schell, Walter O.
Schwartz, Milton H.
Selvin, Herman F.
Spray, Joseph A.
Stockwell, E. L.
Martinez
Hoey, James Francis
Sacramento
Harris, Russell A.
San Francisco
Alexander, Jewell
Bronson, E. D., Jr.
Cooley, Arthur E.
Dinkelspiel, Martin J.
Lev't, Bert W.

Complete addresses will be found in alphabetical list of members.

Livingston, David
Naus, George M.
Park, Arthur A.
Sweet, Joe G.
Wisecarver, R. P.

CANADA

Calgary, Alberta
McLaurin, Colin Campbell
Nolan, Henry G.

Edmonton, Alberta
Grant, Charles H., K. C.
Wood, Sydney

Montreal
Brais, F. Phillippe, K. C.
Gadbois, Emilien, K. C.
Hackett, F. W.
Lacoste, Roger

Toronto, Ontario
Agar, Thomas J., K. C.
Davidson, W. C., K. C.
Phelan, Thomas N.

Vancouver, B. C.
DuMoulin, L. St. M.
Locke, C. H., K. C.

Winnipeg, Manitoba
Aikins, G. H., K. C.
Guy, Robert D.
Williams, E. K., K. C.

COLORADO

Denver
Bannister, L. Ward
Bannister, Wayne
Berman, H.
Blount, G. Dexter
Bryans, William A., III
Eaton, William R.
Holland, Fred N.
Hutton, William E.
January, Samuel M.
Laws, Arthur H.
Lee, Paul W.
McComb, Edgar
White, Lowell
Wood, Edward L.
Yegge, Ronald V.

Pueblo
Burris, William T.

CONNECTICUT

Bridgeport
Shapiro, Joseph G.

Hartford
Beckwith, Oliver R.
Brosmith, Allan E.
Cox, Berkeley
Dew, W. Braxton
Downs, Walter W.
Dully, Frank E.
Hall, Robert E.
Heard, Manning W.
Jainsen, Wilson C.
MacGiehan, Neal
Pelgrift, DeLancey
Taylor, Edward I.
Wells, Ralph O.

New Haven
Pond, Philip
Tyler, Morris
Watrous, Charles A.

New London
Keefe, Arthur T.

Norwich
James, Charles V.

Waterbury
Upson, J. Warren

CUBA

Havana
Romanach, Dr. Guillemo Diaz

DELAWARE

Wilmington
Klaw, Abel
Morford, James R.
Prickett, William

DISTRICT OF COLUMBIA

Washington
Arth, Charles W.
Chandler, Chas. O.
Dunn, Ralph P.
Frost, Norman B.
Latimer, J. Wilmer
Myers, Frank H.
Nesbit, Frank F.
Quinn, Henry I.

FLORIDA

Daytona Beach
Green, Alfred A.

Fort Lauderdale
Baxter, Maxwell

Fort Myers
Franklin, J. A.

Gainesville
Lazonby, J. Lance

Jacksonville
Bond, William Bours
Gray, Harry T.
Holt, Francis M.
Howell, Charles Cook
Markham, J. Henson
Marks, Sam R.
May, Philips
Milam, Arthur Y.
McIlvaine, Eugene T.
Osborne, H. P.
Shands, J. W.
Towers, C. D.
Watts, Olin E.

Miami
Anderson, Robert H.
Blackwell, T. J.
Brown, C. L.
Carver, A. R.
Cason, Fred W.
DeJarnette, H. Reid
Dixon, James A.
Dyer, David W.
Fleming, Edward E.
Knight, Dewey
McKay, John G.
Mershon, M. L.

Complete addresses will be found in alphabetical list of members.

Morehead, Charles A.
Reed, Wm. L.
Sawyer, Herbert S.
Scott, Paul R.
Walton, Miller

Ocala
Ferguson, D. Niel

Orlando
Maguire, Raymer F.
Wells, Maxwell W.

Pensacola
Beggs, E. Dixie
Fisher, William, Jr.
Fisher, William
Merritt, Richard H.

St. Petersburg
Askew, Erle B.
Barton, McKinnev
Mann, Sam H., Jr.

Tallahassee
Keen, J. Velma

Tampa
Ferguson, Chester H.
Fowler, Cody
Jackson, William H.
Reeves, G. L.
Shackleford, R. W.
White, Morris E.

West Palm Beach
Earnest, Robert L.
Lewis, R. K.

GEORGIA

Athens
Michael, Max
Nix, Abit

Atlanta
Bryan, William L.
Cody, Welborn B.
Frazer, James N.
Gambrell, E. Smythe
Haas, Leonard
McClatchey, Devereaux F.
Middlebrooks, Grover
Powell, Arthur G.
Powers, E. Clem
Slaton, John M.

Augusta
Bussey, James S.
Fulcher, Edwin Dent
Heffernan, Henry J.
Hull, James M.

Columbus
Foley, Frank D.
Swift, H. H.

Gainesville
Wheeler, A. C.

Macon
Anderson, R. Lanier, Jr.
Jones, C. Baxter
Popper, Joseph W.

Rome
Wright, Barry
Wright, Graham

Savannah
Abrahams, Edmund H.
Adams, A. Pratt
Bright, O. E.

Waycross
Barnes, Mack

HAWAII

Honolulu
Beebe, Eugene H.

IDAHO

Boise
Haga, Oliver O.
Smith, E. B.

Twin Falls
Parry, R. P. .

ILLINOIS

Bloomington
Coleman, Fletcher B.
Rust, Adlai H.

Champaign
Dobbins, R. F.

Chicago
Bloom, Herbert L.
Bourland, William L.
Breen, John M.
Brown, Garfield W.
Bunge, George C.
Coen, Thomas M.
Dammann, J. Francis
Dent, Louis L.
Dent, Louis L., Jr.
Doten, Roger D.
Durfee, Carlisle
Ekern, Herman L.
Glover, Clarence W.
Gorton, Victor C.
Hampton, John P.
Hawkins, Kenneth B.
Hawxhurst, Ralph R.
Hennessy, Edward J.
Hinshaw, Joseph
Kadyk, David J.
Keller, Paul E.
Kelly, Ambrose B.
Kennedy, M. B.
Levin, Samuel
Lloyd, L. Duncan
McKinley, William
McNamara, H. S.
McNamara, William F.
Merley, K. L.
Moser, Henry S.
O'Brien, Matthew J.
Potter, Ralph F.
Price, Paul E.
Quay, Eugene
Rowe, Royce G.
Ryan, William A.
St. Clair, Edward
Thompson, Glenn
Vogel, Leslie H.
Weichelt, George M.

Dixon
Warner, Henry C.

East St. Louis
Baker, Harold G.

Complete addresses will be found in alphabetical list of members.

Driemeyer, Henry
Lesemann, Ralph F.

Evanston
Sears, Burton P.

Galesbury
Woolsey, Robert A.

Mattoon
Kelly, Fred H.

Moline
Walker, Wm. M.

Peoria
Barnes, George Z.
Hamilton, E. Bentley
Heyl, Clarence W.
Hunter, Jay T.
Niehaus, John M., Jr.

Quincy
Wilson, Geo. H.

Rockford
Hall, Roy F.
Knight, William D.

Rock Island
Walker, Wm. M.

Springfield
Gillespie, Louis F.
Hodges, Earl S.
Schlipf, Albert C.

INDIANA

Evansville
LaFollette, Charles M.
McCrary, Herman L.
Walker, Henry B.

Fort Wayne
Aiken, Arthur L.
Baird, R. F.
Reed, Clyde

Indianapolis
Adams, Robert A.
Boleman, Edward J.
Gallagher, Edward Paul
Merrell, C. F.
Murray, James L
Pickens, Owen
Rocap, James E.
White, Jacob S.
Wright, Burrell

Jeffersonville
Fox, Wilmer T.

Marion
Browne, John R.

Rushville
Kiplinger, John H.

South Bend
Doran, M. Edward
Farabaugh, Gallitzen A.
Loomis, Oliver M.

Terre Haute
Dix, Floyd E.

Vincennes
Emison, Ewing

IOWA

Burlington
Clark, Charles C.

Carroll
Minnich, G. A.

Cedar Rapids
Dutton, W. L.
Grimm, J. M.
Randall, John D.
Sargent, A. H.
Spangler, H. E.

Des Moines
Fowler, Rex H.
Guthrie, Thomas J.
Hynes, John F.
Miller, Jesse A.
Mills, Earl C.
Musgrove, Edgar
Perry, Eugene D.
Putnam, C. C.
Whitfield, Allen

Dubuque
Kenline, H. C.

Iowa City
Messer, Frank F.

Keokuk
Hollingsworth, James A.

LeMars
Roseberry, Clarence D.

Mason City
Breese, Garfield E.

Ottumwa
McNett, Walter

Sheldon
Murray, George C.

Shenandoah
Keenan, Thomas W.

Sioux City
Gleysteen, J. C.
Shull, Deloss P.
Stilwill, C. F.

Waterloo
Reed, H. M.
Swisher, B. F.

KANSAS

Concordia
Hunt, Charles L.

Fort Scott
Hudson, Douglas

Hutchinson
Carey, William D. P.

Kansas City
Van Cleave, Thomas M.

Paola
Sheridan, Bernard L.

Pittsburg
Burnett, C. A.
Keller, A. B.
Nulton, P. E.

Salina
Litowich, B. I.

Topeka
Colmery, Harry W.
Meyers, Allen
Oman, Ralph
Snattinger, Irwin
Stone, Robert
Webb, Robert L.

Wichita
Gott, Henry V.
Patterson, J. B.

Complete addresses will be found in alphabetical list of members.

Stanley, W. E.
Weigand, Lawrence
Winsor, Carl I.

KENTUCKY

Ashland
Dysard, W. H.
Levi, Clyde R.
Willis, Simeon S.

Bowling Green
Bell, Charles R.
Harlin, Max B.

Elizabethtown
Layman, J. R.

Frankfort
Morris, Leslie W

Glasgow
Redford, Carroll M.
Richardson, John E.

Harlan
Sampson, William

Henderson
Pentecost, F. J.

Lexington
Thompson, Grover C.

Louisville
Boehl, Herbert F.
Curtis, L. R.
Dawson, Charles I.
Hobson, Robert P.
Morris, Charles W.
Tarrant, John E.
Viser, Mortimer
Woodward, Ernest
Woodward, Fielden

Owensboro
Anderson, E. B.
Kirk, A. D.

Paducah
McMurry, W. F.
Waller, T. S.

Pikeville
Hobson, J. P., Jr.

Winchester
Davis, Stephen T.
Metcalf, John T.

LOUISIANA

Alexandria
Ginsberg, George J.
Gist, Howard B.
Hill, Harold W.
Pitts, J. L.

Bastrop
Madison, George T.

Baton Rouge
Albritton, William Louis
Brooks, L. W.
Hardin, Calvin Evans, Jr.
Moyse, Herman

Bogalusa
Rich, Guy V.

Lake Charles
Cavanaugh, A. B.
King, Alvin Olin
McCoy, Charles A.
Plauche, S. W.

Monroe
Brown, Clyde R.
Davis, Ronald L.
Gunby, George
Lamkin, E. T.
Shotwell, Alden T.

New Orleans
Adams, St. Clair
Adams, St. Clair, Jr.
Beard, Leslie P.
Bethea, Theodore W.
Burke, Gibbons
Christovich, Alvin R.
Curtis, Henry B.
Fenner, Charles Payne, Jr.
Foster, John C.
Hammett, H. L.
Johnson, F. Carter, Jr.
Jones, Joseph Merrick
Kammer, Alfred Charles
Kearney, William J., Jr.
Marks, Sumter D.
McCall, Harry
Montgomery, Richard B., Jr.
Moreno, Arthur A.
Normann, Frank S.
Porteous, Wm. A., Jr.
Toler, John L.
Weiss, Sol
Yancey, Benjamin W.

Opelousas
Lewis, Seth

Shreveport
Browne, Percy N.
Mayer, Charles L.

MAINE

Augusta
Locke, Herbert E.

Bangor
Mitchell, James E.

Bath
Bridgham, Edward W.

Portland
Berman, Jacob H.
Mahoney, William B.
Richardson, Forrest E.
Robinson, Clement F.
Whitehouse, Brooks

Skowhegan
Merrill, Edward F.

Waterville
Weeks, Thomas N.

MARYLAND

Baltimore
Albert, Milton A.
Bartlett, Thomas N.
Carman, Robert R.
Clark, Walter L.
Clarke, William F.
Combs, Hugh D.
Denmead, Garner W.
Duckett, O. Bowie, Jr.
Harrison, Walter V.
Hartman, Charles C.
Holmes, Arthur C.
Kieffner, George E.

Complete addresses will be found in alphabetical list of members.

Kraus, A. Walter
Levin, Harry O.
LeViness, Charles T., III
Lilly, A. J.
Littleton, Oliver W.
Lowry, Edward G., Jr.
Luhn, John A.
McFall, John M.
Morrow, Chester F.
Murray, Clapham, Jr.
Nuttle, Harold C.
Schisler, J. Harry
Skeen, J. H.
Tschudi, Harold
Veazey, George Ross
Weech, C. Sewell
Weinberg, Leonard

Bel Air
McComas, Chas. H.

MASSACHUSETTS

Boston
Avery, Herbert S.
Bickford, Arthur F.
Brooks, Benj.
Clennon, Eugene M.
Cook, Robert A. B.
Cotter, Richard J.
Cryan, Harry E.
Doyle, Louis C.
Downs, John W.
Dunn, Richard Joseph
Elliott, Byron K.
Field, Elias
Field, Richard H.
Gleason, Gay
Goodale, Charles F.
Hemry, Leslie P.
Herbert, James A.
Lawton, James F.
Marryott, Franklin J.
Powers, Leland
Walsworth, Roscoe
Willard, Ralph H.
Yont, Alonzo E.

Brockton
Carlson, Alphon N.

Greenfield
Fairhurst, Charles

Holyoke
Lyon, Clifford S.

Lowell
Gilbride, James H.
Kerwin, James J.

Lynn
Sullivan, James W.

Springfield
Gordon, Gurdon W.
Simpson, Archer R.
Small, Harold P.

Worcester
Milton, Charles C.
Proctor, Charles W.

MICHIGAN

Ann Arbor
Burke, Louis E.

Benton Harbor
Hammond, J. Tedford

Detroit
Alexander, E. Dean
BeGole, Ari M.
Brown, Howard D.
Brucker, Wilber M.
Cary, George H.
Carey, L. J.
Carrigan, Leo J.
Cooper, George J.
Coulter, Clark C.
Crawford, Milo H.
Dodd, Lester P.
Eblen, Bigham D.
Hull, Oscar C.
Kerr, Irvin E.
Lacey, Ralph B.
Mason, Stevens T.
Moseman, Edward
Scroggie, Lee J.
Toohy, Clifford M.
Walters, Henry C.

Escanaba
McGinn, Denis

Grand Rapids
Cholette, Paul E.
McCaslin, W. R.
Rodgers, Harry E.
Varnum, Laurent Kimball

Kalamazoo
Jackson, H. Clair

Lansing
Jennings, Clayton F.
Kelley, Dean W.
Platz, Henry A.
Searl, William C.

Muskegon
Rogoski, Alexis J.

Saginaw
Crane, Lloyd T.
Crane, William E.
Heilman, Ferdinand D.

Saulte Ste. Marie
Hudson, Roberts P.

MINNESOTA

Albert Lea
Knudson, Bennett O.

Duluth
Gillette, Albert C.
Hunt, Rollo F.
Palmer, Ray G.
Reavill, R. B.

Minneapolis
Durham, F. H.
Freeman, Wm. H.
Guesmer, Arnold L.
Johnson, Clay W.
McGough, Paul J.
Rich, Ernest A.
Warner, C. E.

St. Cloud
Quinlivan, Ray J.

St. Paul
Cummins, Ray E.
Kelley, James E.

Complete addresses will be found in alphabetical list of members.

Nelson, Arthur E.
Orr, Charles N.
Roberts, E. A.
Schoepp, H. H.
Sexton, John J.

MISSISSIPPI

Aberdeen
Holmes, George Maynard
Clarksdale
Brewer, Edward C.
Cleveland
Causey, Hugh F.
Greenwood
Odom, H. Talbot
Gulfport
Greaves, P. D.
White, W. H.
Hattiesburg
Currie, George W.
Heidelberg, R. W.
Roberts, M. M.
Hazlehurst
Henley, William S.
Jackson
Eager, Pat H., Jr.
Hendrick, Leon F.
Jones, L. Barrett
Snow, C. B.
Stevens, J. Morgan
Stevens, John Morgan, Jr.
Watkins, Thomas H.
Watkins, William H.
Wells, W. Calvin
Wells, W. Calvin, III
Laurel
Welch, W. S.
Meridian
Miller, Charles Carroll
Snow, Edward L.
Wilbourn, James Cox
Wilbourn, R. E.
Oxford
Smallwood, Robert L.
Tupelo
Anderson, John R.
Vicksburg
Brunini, John B.
Dent, Robert L.
West Point
Tubb, Thomas Jefferson

MISSOURI

Cape Girardeau
Oliver, Allen
Hannibal
Carstarphen, Harry
Jefferson City
Blair, James T., Jr.
Joplin
Seiler, Robert E.
Kansas City
Ahlvin, Robert E.
Bellemere, Fred
Buck, Henry W.
Curran, Ray W.
Eager, Henry I.
Garrity, Stanley
Gordon, George L.
Howell, Charles M.
Johnson, Lowell R.
Knowles, William F.
Koontz, Paul G.
Lathrop, John H.
McAllister, Frank W.
Michaels, William C.
Miller, J. Weston
Morse, Rupert G.
Mosman, O. C.
Murphy, David A.
Nugent, James E.
O'Sullivan, J. Francis
Parker, Leo B.
Randolph, C. A.
Reeder, P. E.
Rhodes, Frederick Atlas
Robertson, J. B.
Shughart, Henry M.
Sprinkle, Paul C.
Stewart, Joseph R.
Terrell, Frank H.
Tucker, R. C.
Winger, Maurice H.

Mexico
Fry, W. Wallace

New Madrid
Baynes, R. F.

St. Joseph
Brown, H. Templeton
Brown, Robert A., Jr.
Douglas, Richard L.
Garvey, Joseph M.

St. Louis
Anderson, Roscoe
Case, Clarence T.
Claiborne, James R.
Clifford, Clark M.
Eigel, George
Ely, Wayne
Gantner, George
Hecker, Harold F.
Heneghan, George E.
Hocker, Lon O.
Hocker, Lon, Jr.
Ingamells, Dwight D.
Leahy, John S.
Logan, George B.
London, J. L.
Mayne, Walter R.
McHaney, Powell B.
Moser, W. Edwin
Nangle, John J.
Reeder, Wm. O.
Schwartz, Wilbur C.
Welker, Web A.
Willson, George C.

Springfield
Allen, Arthur W.
Mann, Frank C.
Neale, Ben M.
Stone, Aytchmonde P., Jr.

Complete addresses will be found in alphabetical list of members.

MONTANA

Billings
Jameson, W. J.
Butte
Corette, Robert D.
Glendive
Hildebrand, Raymond
Great Falls
Glover, Roy H.
Speer, J. W.

NEBRASKA

Aurora
Frazier, C. C.
Chadron
Crites, E. D.
Hastings
Conway, Jas. S.
Kearney
Randall, Everett L.
Lincoln
Aitken, Philip M.
Baylor, F. B.
Cline, Earl
Devoe, Robert W.
Doyle, Lewis R.
Stewart, Don W.
Norfolk
Deutsch, Frederick M.
North Platte
Carr, Edgar E.
Omaha
Barton, John L.
Cleary, G. J.
Crossman, Raymond M.
DeLacy, G. L.
Farber, John A.
Fraser, William C.
Kuhns, Barton H.
May, Albert E.
Neely, Robert D.
Rosewater, Stanley M.
Spier, Clarence T.
Young, Raymond G.
York
Dougherty, John E.

NEVADA

Reno
Ayres, Albert D.
Pike, Miles N.

NEW HAMPSHIRE

Keene
Faulkner, Phillip H.
Manchester
Wyman, Louis Eliot

NEW JERSEY

Atlantic City
Cole, Maurice Y.
Bolte, G. Arthur
Camden
Burling, Albert E.
Carroll, Walter R.
Lloyd, Frank T., Jr.
Orlando, Samuel P.
Jersey City
Carpenter, James D., Jr.
Markley, Edward A.
Smith, Edwin F.
Smith, Forrest S.
Townsend, Mark, Jr.
Nashau
Lucier, Alvin A.
Newark
Coult, Joseph
Cox, William H. D.
Foley, Gerald T.
Francis, John J.
Guilfoil, Paul H.
Kristeller, Lionel P.
Roan, Frank J.
Stickel, Fred G., Jr.
Turner, Frank C.
Vanderbilt, Arthur T.
Walburg, Harry E.
Somerville
Pope, Frederick A.

NEW MEXICO

Albuquerque
Rodey, Pearce Coddington
Santa Fe
Gilbert, Carl H.
Wilson, Francis C.

NEW YORK

Albany
Conners, John J., Jr.
Gallagher, Donald
Pirnie, Nelson R.
Sullivan, Charles B.
Binghamton
Lee, David F.
Brooklyn
McElraevy, John, Jr.
Winans, William M.
Buffalo
Adams, Harold J.
Baier, Milton L.
Barth, Philip C.
Brown, Edmund S.
Brown, Franklin R.
Hassett, William D.
Steele, Gordon
Thomas, Ulysses S.
Turner, Mark N.
Dunkirk
Woodin, Glenn W.
Elmira
Waxman, Leo
Glenn Falls
Thomas, Sylvanus M.
Jamestown
Wright, Clive L.
New York City
Beha', James A.
Blanchet, George Arthur
Butler, William
Caverly, Raymond N.
Collins, Joseph Howland
Cox, L. C.
Dorsett, J. Dewey

Complete addresses will be found in alphabetical list of members.

Drake, Hervey J.
Evans, Walter G.
Fields, Ernest W.
Foster, Alexander, Jr.
Freeman, Mahlon A.
Haberman, Phillip W., Jr.
Hargrave, Herbert W. J.
Hyman, William A.
Ireland, F. A. W.
Kissam, Leo T.
Kottgen, Hector
Maurice, Stewart
May, James B.
Murphy, James R. (Ray)
McCormick, Robert M.
McLoughlin, James J.
Naught, Geo. L.
Nichols, Henry W.
Robertson, D. Curtis
Rudolph, Harold W.
Sawyer, E. W.
Schenck, William E.
Sheriff, Jay
Smith, Harold Leonard
Ten Eyck, Barent
Topping, Price H.
Trosk, George
Ughetta, Henry L.
Watters, Thomas, Jr.
Werner, Victor Davis
White, Thomas E.

Niagara Falls
Runals, Clarence R.

Norwich
Lee, David F.

Ogdensburg
Fitzgerald, Edmund

Oneida
Santry, William F.

Rochester
Block, Wilton A.
Burns, George
Green, Charles W.
Zurett, Melvin H.

Schenectady
Salmon, Del B.

Syracuse
Bond, George H.
Brown, Oscar J.
Hughes, John H.
Murphy, Joseph B.
O'Connor, James H.
Ryan, Lewis C.

White Plains
King, Oliver K.

Utica
Burns, Edward J., Jr.
Henry, John A.
Hubbard, Moses G., Jr.
Hubbell, James F.
Kernan, Warnick J.
Tucker, Warren C.

NORTH CAROLINA

Albermarle
Smith, W. Erskine

Asheville
Bernard, Silas G.
Hartshorn, Edwin S.
Horner, J. M., Jr.
Johnson, Thomas L.
Uzzell, T. A., Jr.
Walton, Kester
Williams, Robert Ransom

Burlington
Cooper, Thomas D.

Charlotte
Gover, Charles H.
Kennedy, Frank H.

Durham
Sykes, Robert H.

Greensboro
McLendon, L. P.
Sapp, Armistead W.
Smith, Julius C.

Greenville
James, J. B.

Henderson
Bridgers, J. H.
Kittrell, R. G.
Perry, Bennett H.

Hickory
Bagby, Charles W.

High Point
Dalton, Carter
Haworth, Horace S.

Kinston
Dawson, John G.
Whitaker, R. A.

Lumberton
Johnson, E. M.
McLean, Dickson

Madison
Brown, Junius C.

New Bern
Ward, D. L.

Raleigh
Allen, Murray
Anderson, John H., Jr.
Biggs, J. Crawford
Fletcher, A. J.
Ruark, Robert
Smith, Willis

Reidsville
Brown, Junius C.

Rockingham
Bynum, Fred W.

Rocky Mount
Battle, Kemp D.
Winslow, Francis E.

Rutherfordton
Hamrick, Fred D.

Salisbury
Craige, Kerr

Wilmington
Carr, J. O.
James, Murray G.
LeGrand, John Q.
Newman, Harriss
Poisson, Louis J.
Wright, Isaac C.

Complete addresses will be found in alphabetical list of members.

Winston-Salem
Hutchins, Fred S.
Ingle, John J.
Womble, B. S.

NORTH DAKOTA

Bismarck
Cox, Gordon V.
Young, Clyde L.
Devils Lake
Traynor, Mack V.
Fargo
Bergesen, A. R.
Nilles, Herbert G.
Wattam, C. C.
Grand Forks
Bangs, Philip R.
Burtness, O. B.
Jamestown
Buck, C. S., Jr.
Mandan
Sullivan, John F.

OHIO

Akron
Buckingham, Lisle M.
Guinther, Robert
Kelly, William A.
Wise, Chester G.
Ashtabula
Shaylor, Clyde L.
Warren, Theodore E.
Bellaire
Matz, Edmund L.
Canton
Cope, Kenneth B.
Ketterer, John G.
Pontius, Hubert C.
Raley, Donald W.
Cincinnati
Hightower, H. G.
Marble, Harry E.
McAvoy, Malcolm
Schindel, John R.
Schneider, Philip J.
Shohl, Walter M.
Cleveland
Baldwin, A. D.
Beall, Neil P.
Butler, James A.
Chandler, Charles O.
Cull, Frank X.
Davenport, Leroy Benjamin
Diehm, Ellis Raymond
Havighurst, James W.
Heiss, Harold C.
Horn, Clinton M.
Howell, William D.
Jamison, Robert H.
Kistner, John R.
Lees, Paul E.
Lipscomb, Thomas E.
McNeal, Harley J.
McNeal, John H.
Roberts, H. Melvin
Roberts, Melvin M.
Sellers, Charles W.
Ulrich, Leslie R.
VanDuzer, Ashley M.
Vrooman, C. M.
Young, Fred J.
Columbus
Bennett, Hugh M.
Bennett, William Jay, Jr.
Benoy, Wilbur E.
Bridge, B. B.
Dempsey, Peter E.
Ford, Byron Edward
Frater, George E.
Foster, John E.
Hensel, Eugene L.
Knepper, Russell M.
Knepper, William E.
Leftwich. Charles W.
Schoenborn, J. Urlin
Summers, John H.
Moore, John W. D.
Saxby, Russell G.
Tangeman, Carl
Thornbury, P. L.
Tussing, L. Benton
Vorys, John M.
White, Andrew J., Jr.
Wilcox, Marshall E.
Wiles, Arthur W.
Winkler, John H.
Dayton
Curtner, Clifford R.
Estabrook, Hubert A.
Matthews, Wm. M.
Pickrel, Wm. G.
Young, Robert F.
Elyria
Rice, Robert H.
Gallipolis
Cherrington, Henry W.
Greenville
Marchal, Vernon L.
Hamilton
Andrew, John D.
Lancaster
Martin, Geo. D.
Leroy
Curtis, Charles E.
McVay, Don
Lima
Cable, C. M.
Jackson, Walter S.
Mansfield
Galbraith, James W.
Marietta
Noll, Robert M.
Marysville
Hoopes, C. A.
Medina
Weber, John A.
Williams, Harold L.
Middletown
Wilmer, G. W. A.
New Philadelphia
Fisher, Cletus A.
Limbach, Arthur L.
Portsmouth
Fitch, Chester P.

Complete addresses will be found in alphabetical list of members.

Ravenna
Caris, A. L.
Sandusky
Flynn, James F.
Shelby
Anderson, James Alonzo
Steubenville
Allebaugh, Carl F.
Francis, Marshall H.
Irvine, John E.
Smith, Carl H.
Toledo
Boesel, Milton C.
Boxell, Earl F.
Cobourn, Frank M.
Cole, Charles J.
Finn, William A.
Fuller, Fred E.
Jacobson, Howard H.
Notnagel, Leland H.
Stichter, Wayne E.
Wall, Stuart S.
Warner, Milo J.
Troy
Shipman, F. L.
Van Wert
Landis, M. L.
Wright, Kerns
Warren
Hoppe, H. H.
Xenia
Finney, J. A.
Youngstown
Emery, Norman A.
George, Hermon N.
Huxley, Jared P.
Nicholson, Robert J.
Pfau, William E.
Stephens, Oscar A.
Zanesville
Meyer, Edward R.
Zenia
Miller, W. L.

OKLAHOMA

McAlester
Arnote, Walter J.
Muskogee
Ambrister, C. A.
Oklahoma City
Bowman, Byrne A.
Brown, Mart
Butler, John F.
Crowe, V. P.
Dudley, J. D.
Embry, John
Fellers, James D.
Howell, Edward
Johnson, Charles Edward
Johnson, Russell V.
Monnet, J. C., Jr.
Pierce, Clayton B.
Pierson, Welcome D.
Thurman, Hal C.
Thurman, Harold C.
Tolbert, Raymond A.
Ponca City
Armstrong, C. L.
Shawnee
Abernathy, Geo. C.
Abernathy, Kenneth
Tulsa
Smith, H. L.

OREGON

Portland
Wilbur, R. W.
Wood, Borden

PANAMA CANAL ZONE

Ancon
Van Siclen, Wm. A.

PENNSYLVANIA

Allentown
Gernard, Fred B.
Bradford
Nash, Francis M.
Butler
Brandon, J. Campbell
Henninger, Zeno F.
Chambersburg
Strite, Edwin D.
Chester
MacCarter, William J., Jr.
Doylestown
Achey, Webster S.
Easton
Fox, Edward J., Jr.
Erie
Marsh, R. T.
Greensburg
Best, R. E.
Marker, H. E.
Rial, William S.
Lancaster
Windolph, F. Lyman
Mauch Chunk
Loose, J. C.
Philadelphia
Beechwood, George Eugene
Blewett, George F.
Bunting, Charles T.
Burke, Patrick F.
Campbell, Wm. T.
Cantlin, Edward F.
Conwell, Joseph S.
Daniel, Todd
Detweiler, George H.
Edwords, Guy
Foley, Michael A.
Goshorn, H. Rook
Henderson, Joseph W.
Kenworthey, Charles E.
Klaw, Abel
Koch, Roscoe R.
LaBrum, J. Harry
Markel, Edwin C.
Martin, John B.
Mount, Thomas F.
Mungall, Daniel
Swartz, C. Donald
Williams, Ira Jewell

Complete addresses will be found in alphabetical list of members.

Pittsburgh
Barron, Alexander J.
Dalzell, R. D.
Dickie, J. Roy
Jennings, Dale C.
McCamey, Harold E.
McConnell, D. H.
Pringle, Samuel W.
Sheriff, John C.
Scranton
Harris, Walter W.
Sunbury
Klien, Richard Henry
Knight, Harry S.
Washington
Marriner, Rufus S.
McAlister, David I.
Moore, Harry Franklin
Zelt, Wray G., Jr.
Waynesburg
Reinhart, Patrick D.

RHODE ISLAND

Newport
Haire, J. Russell
Providence
Andrews, Harold A.
Boss, Henry M., Jr.
Hebert, Felix
Kingsley, Clifford A.
Semple, Harold R.
Sherwood, Herbert M.

SOUTH CAROLINA

Charleston
Buist, George L.
Moore, Benjamin Allston
Rivers, George L. Buist
Waring, J. Waties
Columbia
Cain, Pinckney L.
Nelson, P. H.
Tobias, Ashley C.
Greenville
Johnston, John E.
Spartanburg
Carlisle, Robert M.
Daniel, C. Erskine
Russell, Donald

SOUTH DAKOTA

Aberdeen
Agor, Hugh
Pierre
Goldsmith, Karl
Rapid City
Leedom, Boyd
Sioux Falls
Bailey, T. M.
Warren, F. G.
Woods, M. T.
Watertown
Loucks, Perry F.
Stover, Walter

TENNESSEE

Chattanooga
Folts, Aubrey F.
Kefauver, Estes
Miller, Vaughn
Noone, Charles A.
Fayettville
Holman, B. E.
Johnson City
Bowman, Adam B.
Kingsport
Bass, Leslie
Kelly, F. M.
McCampbell, H. H., Jr.
Webb, D. C.
Knoxville
Poore, H. T.
Wright, James B.
Memphis
Armstrong, W. P.
Braden, Emmett W.
Evans, Thos. A.
Fitzhugh, Scott
Heiskell, A. Langstreet
King, Earl
McDonald, W. Percy
Nelson, Robert M.
Taylor, Lowell
Nashville
Cornelius, Charles L.
Crownover, Arthur, Jr.
Davis, Lindsey M.
Goodpasture, Henry
Henry, Douglas
Hickerson, Joseph Roy
Manier, Miller
Manier, Will R., Jr.
McCary, Joe T.
McGugin, Dan E., Jr.
Peebles, James M.
Watkins, Thomas G.
White, Albert A.

TEXAS

Amarillo
Morgan, B. L.
Austin
Graves, Ireland
Beaumont
Bell, Major T.
Dallas
Brundidge, Oscar D.
Chrestman, M. N.
Clark, William H., Jr.
Grissom, Pinkney
Hall, Albert B.
Holland, Robert B.
Lawther, Harry P.
Leachman, Neth L.
Lipscomb, William
Malone, Ralph Waldo
Payne, Robert G.
Rice, J. Percival
Strasburger, Henry W.
Thompson, William
Thompson, Will C.
Touchstone, Lucien
El Paso
Brown, Volney M.
Hardie, Thornton

Complete addresses will be found in alphabetical list of members.

Harrison, Julian P.
Morton, R. A. D.

Fort Worth
Cantey, S. B., Jr.
Todd, W. B.

Galveston
Levy, Adrian F.
Mills, Ballinger

Houston
Arnold, W. N.. Jr.
Burns, Richard F.
Cole, Robert L., Sr.
Freeman, John H.
Gresham, Newton
Jones, Albert P.
Kemper, W. L.
Morris, Larry W.
Ryan, William M.
Wood, A. C.

San Antonio
Birkhead, Claude V.
Groce, Josh H.
Groesbeeck, Henry Smythe
Lang, Sylvan

Texarkana
Arnold, Richard L.
Arnold, William H.
Rodgers, R. W.
Rodgers, R. W., Jr.

Tyler
Ramey, T. B., Jr.

Waco
Naman, W. W.

Wichita Falls
King, Bert

UTAH

Salt Lake City
Ray, Paul H.
Shields, Dan B.
Stewart, Ralph T.

VERMONT

Rutland
Wing, Leonard F.

VIRGINIA

Bristol
Stant, Donald T.

Charlottesville
Duke, W. E.

Harrisonburg
Conrad, George Denham

Norfolk
Black, Barron F.
Davis, Leonard H.
Guy, Louis Lee
Pender, Wm| C.
White, Earl W.
White, Harvey E.
Williams, Leigh D.

Richmond
Beverley, William Welby
Bowles, Aubrey R., Jr.
Christain, Andrew D.
Goddin, John C.
May, John G., Jr.
Parker, Alex W.
Sinnott, S. L.
Wicker, John J., Jr.

Roanoke
Apperson, Harvey B.
Funkhouser, S. King
Muse, Leonard G.
Shackelford, Geo. S., Jr.

Suffolk
Corbitt, James H.

Wise
Kiser, H. J.

WASHINGTON

Seattle
Brethorst, Stephen W.
Eggerman, D. G.
Gates, Cassius E.
Hutson, Chas. T.
Kahin, George
Karr, Day
Karr, Payne
McKelvey, W. R.
Ryan, John E., Jr.
Skeel, E. L.
Thorgrimson, O. B.

Spokane
Kizer, B. H.
Lowe, R. E.

Yakima
Cheney, J. C.

WEST VIRGINIA

Beckley
Scherer, L. L.

Bluefield
Kahle, James S.

Charleston
Guiher, James M.
Jackson, Thomas B.
Morris, Stanley C.
O'Farrell, William T.

Clarksburg
Guiher, James M.
Moist, Donald F.
Morris, Stanley C.
Robinson, Howard L.

Elkins
Arnold, D. H. Hill

Fairmont
Haymond, Frank C.

Huntington
Marshall, E. A.
Scott, Paul W.

Martinsburg
Martin, Clarence E.

Parkersburg
Ambler, Mason G.
Hiteshew, H. O.

Wheeling
Curl, Joseph R.
Hugus, Wright
Nesbitt, Frank W.
Nesbitt, Russell G.

Williamson
Slaven, Lant R.

Complete addresses will be found in alphabetical list of members.

WISCONSIN

Antigo
Emmert, Dudley O'Neal
Appleton
Bosser, Alfred C.
Chilton
Arps, Helmuth F.
Chippewa Falls
Stafford, Harold E.
Eau Claire
Bundy, Egbert B.
Farr, Donald L.
Fond du Lac
Hanson, Russell E.
O'Neill, Edward T.
Green Bay
Bie, Walter T.
Kenosha
Richardson, Chester D.
LeCrosse
Higbee, Jesse E.
Madison
Grelle, Robert C.
Kilmer, A. E.
Schlotthauer, George McD.
Sutherland, Robert J.
Toebaas, Oscar T.
Manitowoc
Clark, W. J.
Milwaukee
Borgelt, E. H.
Coleman, James E.
Dougherty, Glenn R.
Grubb, Kenneth P.
Hayes, Gerald P.
Hayes, William A.
Kluwin, John A.
Lamfrom, Leon B.
Mehigan, Irving Patrick
Schlosser, John H.
Wickham, Arthur
Oshkosh
Dempsey, Ray C.
Racine
Myers, S. P.
Rice Lake
Coe, Laurence S.
Stevens Point
Schroeder, H. J.
Wausau
Genrich, Fred W.
Puchner, R. E.
Smith, Charles F.
Sweitzer, J. Mearl
Wisconsin Rapids
Graves, R. B.

WYOMING

Cheyenne
Kline, M. A.
Swainson, Clarence A.

Complete addresses will be found in alphabetical list of members.

, 1941